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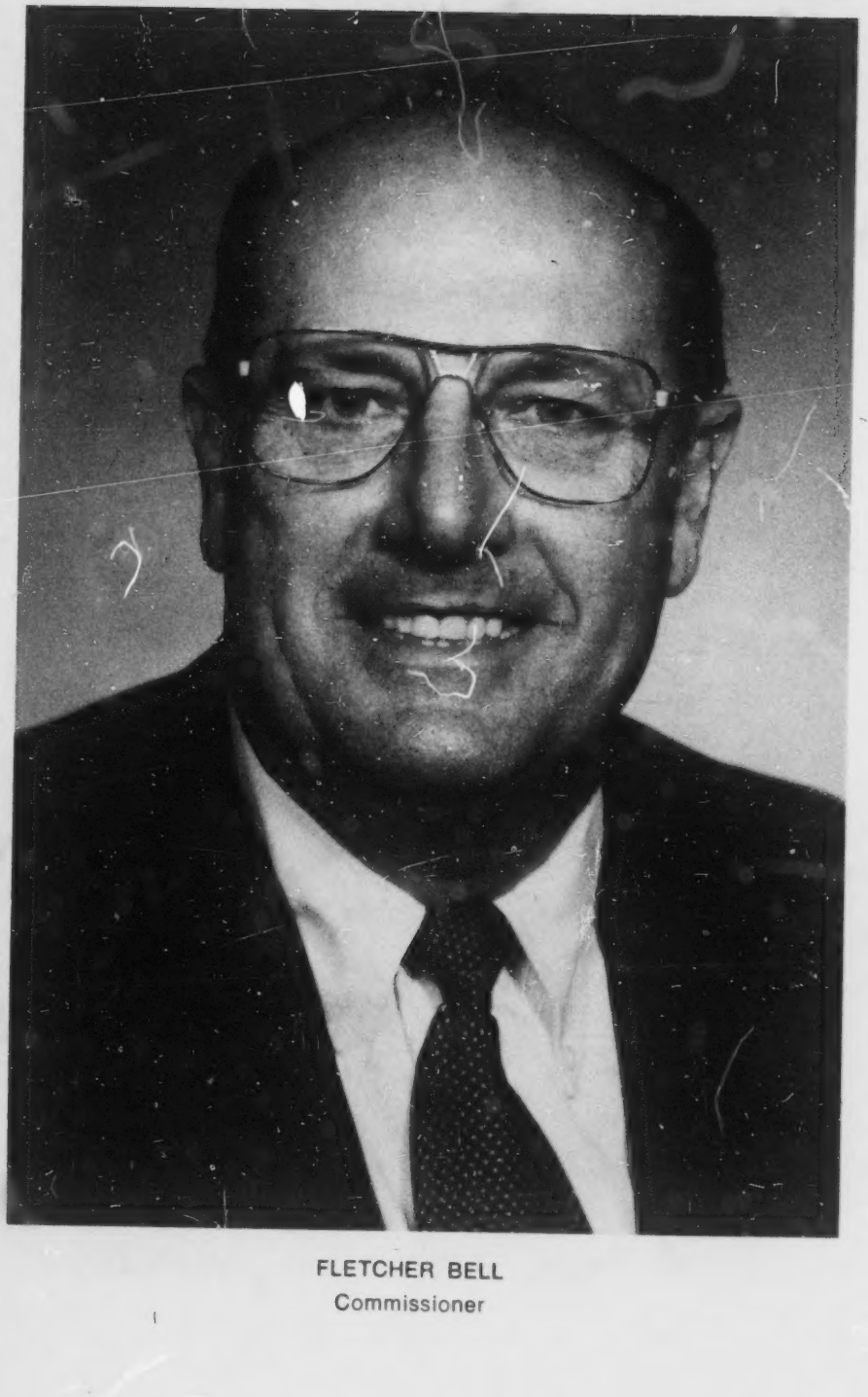
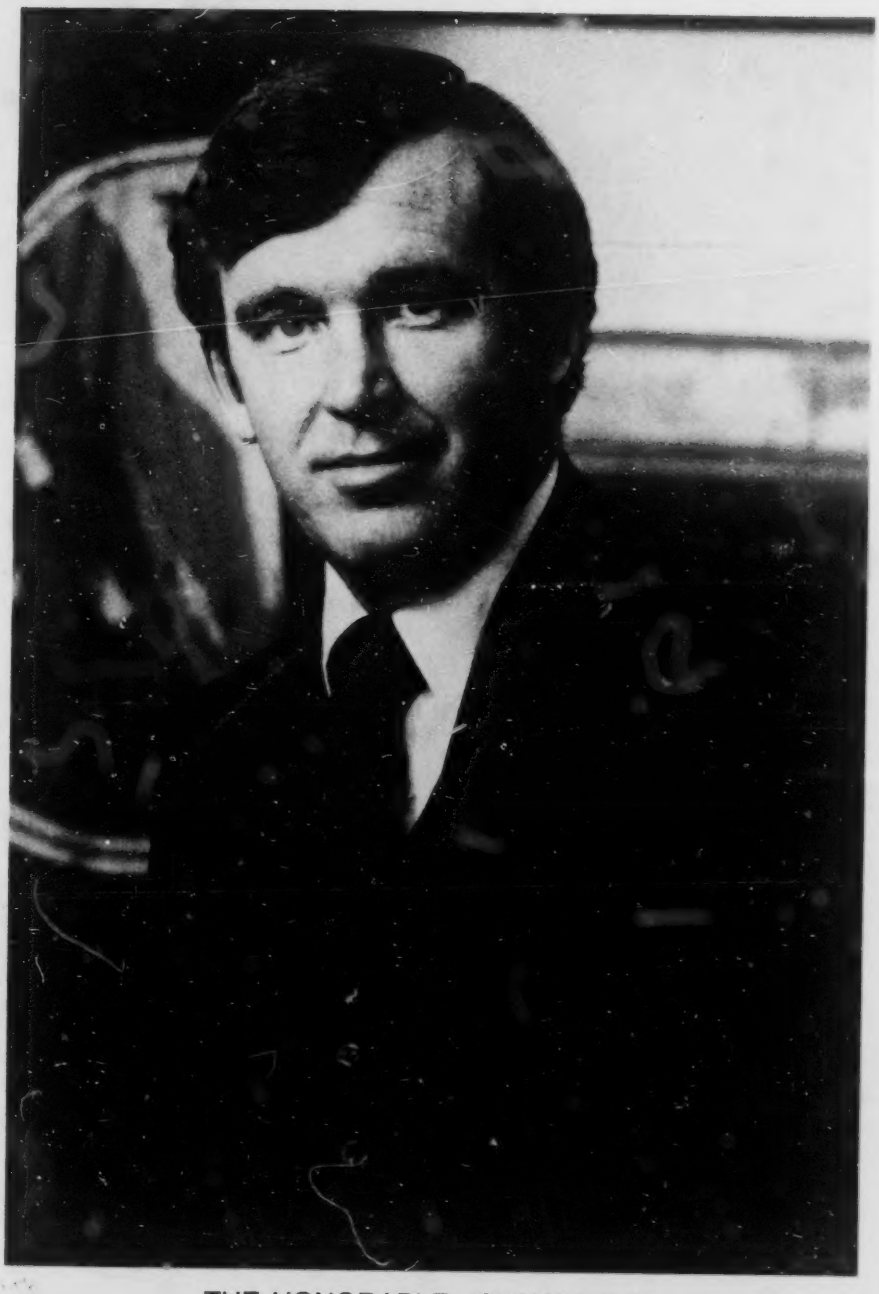
ONE HUNDRED SIXTEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1985



FLETCHER BELL
Commissioner



THE HONORABLE JOHN CARLIN

Governor

FLETCHER BELL

COMMISSIONER OF INSURANCE

The Honorable John Carlin
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Carlin:

I am very proud to present to you the One Hundred and Sixteenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1985.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612-1678 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: 1512 North Broadway 67214
Telephone: Area Code 316 267-5279

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Terry D. Tiede, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
Ronald K. Nitcher, Auditor and Controller
Pamela F. Sjoholm, Chief Attorney
Derenda J. Mitchell, Special Attorney
Claire K. McCurdy, Attorney
Chris N. Cowger, Attorney
Timothy G. Elliott, Attorney
Ted F. Fay, Jr., Attorney
Daniel A. Young, Attorney
Kurtis L. Scott, Financial Surveillance Supervisor
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Frank A. Caro, Jr., Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
A. D. Grover, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsi-

bility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to disseminate information of value to state insurance officials in the performance of

their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Executive Committee, Recording Secretary
Education, Research & Training Task Force, Chairman
Zone Coordination (EX2) Subcommittee, Chairman
Environmental Liability Insurance Task Force, Member
Constitutional Amendments Task Force, Member
International Insurance Relations Task Force, Member
Legal Liability Insurance Task Force, Chairman

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies	$4.00
2. Commissioner's Annual Report	3.00

The following publications are available from the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. The charge for these publications are as follows:

1. Life and Health Study Manual	$22.00
2. Property and Casualty Study Manual	23.00

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firefighters Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You

8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Nursing Home Insurance Facts To Help You
10. Kansas Medicare Supplement Insurance Shopper's Guide
11. What Happens When My Group Health Insurance Ends?

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas
FISCAL YEAR 1985 DEPOSITS
July 1, 1984 to June 30, 1985

TO STATE GENERAL FUND:

FEES:			
Annual Statement Fees	$ 130,600.00		
Certificate of Authority	19,305.00		
Charter Fees	42,165.00		
Retaliatory Fees	13,404.33		
Registration Fees	500.00		
Permit to Sell Stock	300.00		
Filing Fees for Non-Admitted Cos.	20,000.00		
Certified Copies	24,230.00		
Court Fees	2,001.00		
Agents' Examination Fees	124,910.00		
Agents' License Fees	1,383,370.00		
Study Manuals	3,473.50		
Other Publications	225.50		
Miscellaneous	194.00		
Total Fees		$ 1,764,678.33	
TAXES:			
Privilege Tax	$ 217,174.41		
Premium Tax—Foreign	58,292,254.87		
Fire Marshal Tax	2,259,032.50		
Premium Tax—Domestic	7,645,432.61		
Retaliatory Tax	2,401,971.34		
Fines and Penalties	114,174.52		
Total Taxes		$70,930,040.25	
REIMBURSEMENTS:			
Recovery of Expenditures	$ 15,154.00		
Xerox Copies	810.79		
Total Reimbursements		$ 15,964.79	
TOTAL FEES AND TAXES TO STATE GENERAL FUND			$ 72,710,683.37

TO SPECIAL FUNDS:

INSURANCE COMPANIES EXAMINATION FUND:			
Salary Reimbursements	$ 230,327.53		
Expense Reimbursements	110,637.83		
Annual Leave Assessments	10,819.76		
Prior Fiscal Year Rec. of Expend.	48.40		
Total Ins. Co. Examination Fund		$ 351,833.52	

INSURANCE COMPANIES ANNUAL STATEMENT EXAM:			
Insurance Premium Tax—Foreign: Total		$ 25,811.48	
INSURANCE COMPANIES EXAM. TRAINING FUND:			
Insurance Premium Tax—Foreign: Total		$ 12,420.70	
WORKERS COMPENSATION FUND:			
Assessments	$ 7,850,887.88		
Non-Dependent Deaths	148,000.00		
Reimbursements	18,232.95		
General Fund Transfers	4,000,000.00		
Total Worker's Compensation Fund		$12,017,120.83	
HEALTH CARE STABILIZATION FUND:			
Investment Income	$ 615,535.32		
Surcharge	15,241,868.74		
Investment Sales	937,347.72		
Reimbursements	128,906.80		
Other Nonrevenue Receipts	835,000.00		
Total Health Care Stabilization Fund		$17,758,678.58	
FIREMEN'S RELIEF TAX: Total		$ 3,038,395.69	
SUSPENSE (Net Receipts): Total		$ 93,898.65	
COMMISSIONER'S TRAVEL REIMBURSEMENT: Total		$ 1,002.90	
TOTAL FEES AND TAXES TO SPECIAL FUNDS			$ 33,299,162.35
NET DEPOSITS FISCAL YEAR 1985			$106,009,845.72
TAX AND FEE REVOLVING FUND RECEIPTS			177,228.56
GROSS RECEIPTS			$106,187,074.28

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

LEGAL DIVISION

The Legal Division of the Insurance Department is charged with the responsibility of interpreting and enforcing the Kansas Insurance Code and supplementary rules and regulations. In

addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A prime responsibility of this Division is dealing with complaints on behalf of Kansas policyholders. The Legal Division also handles litigation in which the Department is involved.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agents' and brokers' licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) conducts formal administrative hearings including those proceedings called pursuant to the Kansas Administrative Procedures Act;
(4) interpretation and enforcement of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workers' Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) interpretation and administration of Group-Funded Workers' Compensation Pools;
(8) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(9) miscellaneous legal opinions relating to contract and statutory provisions;
(10) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(11) internal advice and counsel.

The Hearing and Order Processes

The hearing and order process may or may not fall under the Kansas Administrative Procedures Act (KAPA) depending upon which statute they are called pursuant to. Hearings called pursuant to K.S.A. 40-205b, K.S.A. 40-205c, K.S.A. 40-242 and K.S.A. 40-222 will be held pursuant to the KAPA. Hearings are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and advises the respondent of the right to have the advice and assistance of counsel. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is issued.

A consent order is entered into when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedures. In the consent order itself, the respondent often neither admits nor denies that the allegations regarding

code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are usually conducted by two Department attorneys, one of whom is appointed by the Commissioner to act as the presiding officer and the other presents the case for the Department. Although strict adherence to the rules of pleading and evidence is not required by the KAPA, the hearings are conducted in a formal and orderly manner and the respondent is encouraged to present such evidence as he/she deems pertinent.

Following a hearing, the presiding officer reviews the record. If the proceeding falls under the KAPA, the presiding officer issues an initial order, which becomes final thirty (30) days after service of the initial order unless reviewed by the Commissioner upon his own motion or upon petition by a party. If the hearing does not fall under the KAPA, the presiding officer recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of the case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by the evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation and worthy of licensure. Not only must the applicant possess this requisite but, upon becoming licensed, the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with

sound business judgment can best protect the Kansas insuring public in its decision regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department provides an applicant with an opportunity for a hearing if the applicant's application is denied. This allows an agent, who is the subject of an administrative hearing in the Department, to receive basic due process requirements such as those mentioned in the Hearing and Order Processes portion of this report.

For those individuals who sought to obtain an insurance agent's license in 1985, four (4) hearings were called regarding license applications. The disposition of these cases permitted three (3) of the individuals to take the examination and one applicant was denied permission. One applicant was granted permission through a consent order rather than a hearing.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented the policy terms to applicants, or have rebated a premium, or have misled applicants as to the nature or comparative advantage of a policy. Additionally, under this section, the Commissioner is allowed to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty section of the Act, authorizes the Commissioner of Insurance to issue cease and desist orders, impose monetary penalties, require public redress, or suspend or revoke the licenses of agents found to be in violation of the Unfair Trade Practices Act. Many of the violations contained in the Unfair Trade Practices Act are also violations of K.S.A. 40-242. Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40-2407.

In 1985, a total of twelve (12) orders were issued against agents as a result of formal hearings while thirty-one (31) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq.* Most disciplinary action taken by this Depart-

ment involved violations of both K.S.A. 40-242 and the Unfair Trade Practices Act. As a result, the licenses of sixteen (16) agents were revoked; ten (10) agents' licenses were suspended, and twenty-three (23) of the orders issued required agents to cease and desist from engaging in unfair or deceptive acts or practices in the business of insurance. Additionally, monetary penalties totalling $18,202 were imposed.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing by entering into a consent order. The various grounds for holding a hearing concern rate filings, licensing, unfair trade practice violations, unauthorized transaction of insurance business, financial conditions, uniform policy violations, and Holding Companies Act violations. During 1985, fifty-seven (57) orders were issued by the Department, either as a result of a hearing or a consent order, with seventeen thousand seven hundred and sixty dollars ($17,760) in fines imposed.

Financial Stability of Companies

Action was initiated on twenty-nine (29) companies due to concern regarding their financial stability. As a result, the certificates of authority of two (2) companies were revoked, the certificates of authority of twenty-six (26) companies were suspended and one of these companies was required to make a special deposit with the Commissioner. One company was ordered to refrain from writing any new business in Kansas. One company was limited to writing 1.5 million in business in Kansas. Two orders were issued extending suspension orders. One company was required to make a special deposit for the sole protection and benefit of Kansas policyholers and claimants.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise much of the Legal Division's correspondence. The Legal staff is particularly concerned with the private citizen since it recognizes that individuals are sometimes at a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division, along with the

Consumer Assistance Division, corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law and policy provisions, and thus, we are unable to intercede to decide factual questions presented in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the Legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of judgment against a qualified health care provider in excess of $200,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. Outside defense attorneys are appointed by the Department to represent the Fund in malpractice actions. In Fiscal Year 1985, the Fund paid out a total of $11,170,631.00, consisting of attorney fees, settlement and judgment payments, consultation fees, and fees for reproduction of medical records.

Workers' Compensation Fund

The Legal Division of the Insurance Department works in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from a fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1985, the Workers' Compensation Fund had a total of 2,460 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact the business of insurance in Kansas as well as issuing stock permits and receiving and approving proxy applications. Trans-

actions of this nature during 1985 totaled 712 summonses and eleven (11) stock permits.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibilities for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: (1) the financial examination of insurance companies; (2) the surveillance of the financial condition of all insurers operating in Kansas; and (3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations.

In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the financial examinations required by K.S.A. 40-222. In 1985 we were able to complete or at least commence an examination on 20 domestic insurance companies. In addition, we were able to participate on the examinations of 4 foreign insurance companies during 1985. During 1986, we will attempt to expand our examination staff by hiring two qualified, experienced financial examiners. Expansion of our examination staff would allow us to once again participate on those out-of-state examinations which are of special interest to this Department.

This function of our division is labeled "Financial Examination Function" because it has historically focused principally on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as a market conduct examination.

We anticipate that our division will continue to perform certain Market Conduct functions during 1986.

The examination of the following domestic companies were started and completed during 1985.

Fire and Casualty Companies

Bremen Farmers Mutual Insurance Company
Central Plains Insurance Company, Inc.
Kansas Mutual Insurance Company
Upland Mutual Insurance, Inc.

Life Companies

Great American Life Insurance Company

Health Maintenance Organizations
Family Health Plan Corporation
Health Care Plus, Inc.
Kansas City Health Care, Inc.

The examination of the following domestic companies and associations were in progress at December 31, 1985:

Alliance Insurance Company
Centennial Life Insurance Company
Columbian National Title Insurance Company
Farmers Alliance Mutual Insurance Company
Great Plains Mutual Insurance Company, Inc.
Security Benefit Assurance Company
Security Benefit Life Insurance Company
West General Insurance Company, Inc.

During 1985, Kansas examiners participated on examinations of the following domestic companies and associations:

Blue Cross and Blue Shield of Kansas City
Chartered Protective Life Insurance Company
First Pyramid Life Insurance Company of America
Mission Insurance Group

Organizational examinations:

Kansas Group Life Insurance Company
Summit City Insurance Company

Other examinations:

Builders Association Self-Insurers Fund
Kansas Health Care Providers Insurance Availability Plan
MedPlan, Inc.

We continued our efforts during 1985 to keep the entire Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of

course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1985 to maintain close contact with our field company examiners by telephone and utilizing a bi-weekly report form which the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1985 which either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those

individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1985, two new experienced examiners were hired. In addition, one examiner resigned his position as a company examiner. Therefore, at December 31, 1985 we had a total of eight examiners. We are continuing our search for experienced financial examiners.

Financial Surveillance Over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action may be taken to protect Kansas policyholders.

The financial analysts have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention by our in-house staff. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies with unusual results. We attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

Another important phase of our surveillance involves the Annual Statement review which begins on or around March 1st each year. To facilitate this review, we bring in several field examiners to conduct an in-depth review of the Annual Statement of each Kansas domestic company and of as many foreign companies as time and resources allow. Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year end 1985, quarterly statements were being furnished by 24 Kansas companies and by 207 foreign companies. In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete of an understanding of the

company and its operations as is possible. These reports are normally available once every three or four years for each company.

Holding Companies Function

The Holding Companies Act became effective January 1, 1975. Since then, this division has spent a considerable amount of time working on holding company transactions that effect our domestic insurers. We have not, however, been involved or responsible for, the registration statements required by the Holding Companies Act.

Other Activities

1. We worked closely with both Guaranty Associations during 1985 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.

2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1985, 3 of our employees were enrolled in educational courses.

3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.

4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.

2. To coordinate the market conduct activities of the Department.

3. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.

4. To maintain jointly with the State Treasurer securities deposited by insurance companies.

5. To assist the Financial Surveillance Division in carrying out certain responsibilities with regard to mergers, acquisitions, hearings and examinations.

A description of the 1985 activities of the Admissions Section of the Research & Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as possible after it is received in order to determine whether the company can be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1985 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The number of applications for admission submitted tends to fluctuate from year to year. The number of applications received in 1985 increased approximately 24% compared to the number received in 1984. Several applications were received during the last two months of 1985.

There was no significant change between 1984 and 1985 regarding the number of companies admitted and the number of applications pending at year end. Approximately 41% fewer applications were withdrawn in 1985 than were withdrawn in 1984.

The number of corporate changes processed (i.e., effected, cancelled, not approved) during 1985 increased 50% over the number processed in 1984. Most of these corporate changes involved name changes of companies admitted to

Kansas. Many of the corporate changes pending at year end are not scheduled to become effective in the domiciliary states for several months.

Companies are subject to a formalized set of requirements and procedures during the admission review. It should be pointed out that each company has unique characteristics. More time is spent processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We continually evaluate our admission operation to determine whether we can process an application in a more timely manner. One of the primary goals of the Admissions Section is to make the admission process more effective and efficient. The Admissions Section is taking, and will continue to take, the necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1984 to those pending at December 31, 1985 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Total
Applications Pending 12/31/84	41	33	1	75
Add:				
Applications Received *	28	34	6	68
Subtotal	69	67	7	143
Subtract:				
Applications Withdrawn *	13	6	1	20
Companies Admitted *	22	18	3	43
Applications Pending 12/31/85	34	43	3	80

—COMPARISON—

	1982	1983	1984	1985
Admissions:				
Applications Received *	111	94	55	68
Withdrawn *	33	12	34	20
Admitted *	71	98	49	43
Pending (12/31)	119	103	75	80
Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	27	44	20	40
Cancelled	5	3	9	5
Not Approved	1	0	1	0
Pending	23	13	20	23

* Includes companies involved in redomestications and corporate reorganizations.

Kansas Department of Insurance

The Following Companies and Associations Were Admitted Between January 1, 1985 and December 31, 1985.

NAME	DATE
Acceleration Life Insurance Company Dublin, Ohio	July 31, 1985
American Agency Life Insurance Company Richmond, Virginia	September 30, 1985
Alpha Credit Corporation Peoria, Illinois	February 18, 1985
American Alliance Insurance Company Cincinnati, Ohio	December 11, 1985
American Independent Reinsurance Company Stamford, Connecticut	July 8, 1985
American Service Life Insurance Company Fort Worth, Texas	December 31, 1985
Amica Life Insurance Company Providence, Rhode Island	September 13, 1985
Central States Indemnity Company of Omaha Omaha, Nebraska	May 24, 1985
The Copenhagen Reinsurance Company of America New York, New York	August 6, 1985
Criterion Casualty Company Chevy Chase, Maryland	September 26, 1985
The Equitable of Colorado, Inc. Colorado Springs, Colorado	December 31, 1985
Equitable Life Insurance Company McLean, Virginia	September 30, 1985
Family Service Life Insurance Company Houston, Texas	May 17, 1985
Foremost Mortgage Insurance Company Grand Rapids, Michigan	December 27, 1985
Forum Insurance Company Schaumburg, Illinois	December 31, 1985
Franklin Finance, Inc. Overland Park, Kansas	October 11, 1985
Frankona Reinsurance Company (U.S. Branch) Kansas City, Missouri	December 27, 1985
Frontier Insurance Company Monticello, New York	December 31, 1985
Health Insurance of Vermont, Inc. Burlington, Vermont	September 3, 1985
Home Owners Life Insurance Company Chicago, Illinois	January 16, 1985
Interfaith Life Insurance Company Philadelphia, Pennsylvania	December 31, 1985
John Hancock Indemnity Company Wilmington, Delaware	March 7, 1985

John Hancock Property & Casualty Insurance Company
Schaumburg, Illinois ..... December 27, 1985

K.A.R. Financing, a Division of Tax Analysts, Inc.
Kansas City, Missouri ..... May 24, 1985

Mid-America Investors Life Assurance Company
Bloomington, Illinois ..... December 31, 1985

Mid-South Insurance Company
Fayetteville, North Carolina ..... December 31, 1985

Minnesota Mutual Fire & Casualty Company
Minnetonka, Minnesota ..... November 12, 1985

Motor Club of Iowa Insurance Company
Bettendorf, Iowa ..... December 27, 1985

North American Specialty Insurance Company
Concord, New Hampshire ..... October 15, 1985

Presbyterian Ministers' Fund Life Ins. & Annuity Co.
Philadelphia, Pennsylvania ..... December 31, 1985

Preserver Assurance Company
New York, New York ..... February 27, 1985

Rocky Mountain Life Insurance Company
Denver, Colorado ..... December 31, 1985

The St. Paul Insurance Company of Illinois
Chicago, Illinois ..... September 17, 1985

The St. Paul Property & Casualty Insurance Company
Omaha, Nebraska ..... September 23, 1985

State Automobile & Casualty Underwriters, Inc.
Des Moines, Iowa ..... December 31, 1985

Summit City Insurance Company
Topeka, Kansas ..... April 4, 1985

United Founders Life Insurance Company
Oklahoma City, Oklahoma ..... December 31, 1985

United Services Life Insurance Company
Arlington, Virginia ..... January 24, 1985

U.S. Mortgage Insurance Company
Blue Bell, Pennsylvania ..... February 27, 1985

Unity Mutual Life Insurance Company
Syracuse, New York ..... December 31, 1985

Western Agricultural Insurance Company
Phoenix, Arizona ..... August 8, 1985

Western Fidelity Insurance Company
Arlington, Texas ..... July 25, 1985

Zurich American Insurance Company of Illinois
Schaumburg, Illinois ..... December 27, 1985

The Following Mergers and Redomestications Were Effected in Kansas Between January 1, 1985 and December 31, 1985

American Agency Life Insurance Company, Atlanta, Georgia, merged with and into American Agency Life Insurance Company of Virginia and the surviving company changed its name to American Agency Life Insurance Company simultaneously with the merger. The sole purpose of the merger was to

redomesticate American Agency Life Insurance Company from Georgia to Virginia. It was effective on September 30, 1985.

Empire General Life Insurance Company, Birmingham, Alabama, merged with and into Protective Life Insurance Company, Birmingham, Alabama, on January 1, 1985. It was effective in Kansas on May 30, 1985.

Forum Insurance Company, Providence, Rhode Island, redomesticated from Rhode Island to Illinois on December 31, 1985 by merging with and into Illinois Forum Insurance Company. The surviving company changed its name to Forum Insurance Company simultaneously with the merger.

Mid-States Life Insurance Company of America, Orlando, Florida, merged with and into Continental Assurance Company, Chicago, Illinois, on December 31, 1984. It was effective in Kansas on May 9, 1985.

State Automobile & Casualty Underwriters, Des Moines, Iowa, (reciprocal) transferred all of its assets and liabilities to State Automobile & Casualty Underwriters, Inc., Des Moines, Iowa on December 31, 1985.

United Services Life Insurance Company, Washington, D.C., redomesticated from the District of Columbia to Virginia on July 31, 1984. The redomestication was effected by the transfer of the assets, liabilities and insurance risks of the District of Columbia company to United Services Life Insurance Company of Virginia, Arlington, Virginia. The name of the Virginia company was changed to United Services Life Insurance Company simultaneously with the assumption of business. The redomestication was effective in Kansas on January 24, 1985.

The Western Casualty and Surety Company, Fort Scott, Kansas, effected a union with Summit City Insurance Company, Topeka, Kansas, on April 16, 1985. The Western Casualty and Surety Company is considered to be the surviving company.

The Following Changes of Corporate Title Were Effected in Kansas Between January 1, 1985 and December 31, 1985

AMBAC Indemnity Corporation, Milwaukee, Wisconsin, changed its name to WMBIC Indemnity Corporation on June 27, 1985.

American Credit Indemnity Company of New York, New York, New York, changed its name to American Credit Indemnity Company on December 7, 1984. It was effective in Kansas on March 7, 1985.

American Express Life Insurance Company, Indianapolis, Indiana, changed its name to American Centurion Life & Accident Company on November 18, 1985. It was effective in Kansas on December 31, 1985.

Assurance Life Insurance Company, Kansas City, Missouri, changed its name to Xerox Financial Services Life Insurance Company on September 1, 1985.

BLC Insurance Company, Des Moines, Iowa, changed its name to Principal Casualty Insurance Company on November 1, 1985.

BLC Life and Annuity Company, Des Moines, Iowa, changed its name to Principal Life Insurance Company on November 1, 1985.

BLC National Insurance Company, Wilmington, Delaware, changed its name to Principal National Life Insurance Company on November 1, 1985.

Charter Security Life Insurance Company, Chatham, New Jersey, changed its name to MetLife Security Insurance Company on June 27, 1985. It was effective in Kansas on September 30, 1985.

CML Pension and Life Insurance Company, Hartford, Connecticut, changed its name to GroupAmerica Insurance Company on May 3, 1985. It was effective in Kansas on August 8, 1985.

Consolidated American Life Insurance Company, Jackson, Mississippi, changed its name to Freedom Life Insurance Company of America on October 11, 1985. It was effective in Kansas on December 31, 1985.

Covenant Life Insurance Company, Somerville, New Jersey, changed its name to Connecticut National Life Insurance Company on January 1, 1985.

Crusader Insurance Company, Keene, New Hampshire, changed its name to Stratford Insurance Company on August 17, 1984. It was effective in Kansas on March 6, 1985.

Excel Insurance Company, Indianapolis, Indiana, changed its name to Mt. Airy Insurance Company on February 4, 1985. It was effective in Kansas on March 3, 1985.

Holiday Life Insurance Company, Lincoln, Nebraska, changed its name to Combined American Insurance Company on November 1, 1985. It was effective in Kansas on December 31, 1985.

Industries Mutual Insurance Company, Omaha, Nebraska, changed its name to Cooperative Mutual Insurance Company on July 1, 1985.

International Service Life Insurance Company, Fort Worth, Texas, changed its name to ISL Life Insurance Company on July 31, 1985. It was effective in Kansas on December 31, 1985.

Inter-State Assurance Company, Des Moines, Iowa, converted from a mutual to a stock company on May 31, 1985. It was effective in Kansas on August 8, 1985.

Liberty Mortgage Insurance Corporation, Madison, Wisconsin, changed its name to Mortgage Guaranty Insurance Corporation on March 1, 1985.

MGIC Life Insurance Company, Park Ridge, Illinois, changed its name to Preferred Financial Life Insurance Company on October 1, 1984. It was effective in Kansas on May 17, 1985.

Mortgage Guaranty Insurance Corporation, Milwaukee, Wisconsin, changed its name to Wisconsin Mortgage Assurance Corporation on February 28, 1985.

The National Life & Accident Insurance Company, Nashville, Tennessee, changed its name to American General Life & Accident Insurance Company on January 1, 1985.

Ohio Reinsurance Corporation, Celina, Ohio, changed its name to Ohio General Insurance Company on September 3, 1985. It was effective in Kansas on December 31, 1985.

Old Equity Mutual Life Insurance Company, Evanston, Illinois, changed its name to Old Equity Life Insurance Company on December 18, 1984. The company changed its name again on December 19, 1984 to Inter-American Insurance Company of Illinois. The changes were effective in Kansas on March 1, 1985.

Pennsylvania Casualty Company, Camp Hill, Pennsylvania, changed its name to PHICO Insurance Company on October 1, 1985.

Prairie States Insurance Company, Austin, Texas, changed its name to Insurance Company of the Prairie States on July 2, 1984. It was effective in Kansas on March 6, 1985.

Republic National Life Group Insurance Company, Dallas, Texas, changed its name to American General Group Insurance Company on August 6, 1985. It was effective in Kansas on November 19, 1985.

Security Benefit Assurance Company, Topeka, Kansas, changed its name to Community National Assurance Company on December 13, 1985.

Transport Indemnity Company, Los Angeles, California, changed its name to Mission America Insurance Company on May 24, 1985. It was effective in Kansas on June 28, 1985.

Underwriters Insurance Company, Chicago, Illinois, changed its name to Lancer Insurance Company on September 13, 1985. It was effective in Kansas on November 8, 1985.

Verex Indemnity Corporation, Madison, Wisconsin, changed its name to AMBAC Indemnity Corporation on June 28, 1985.

Western Surety Life Insurance Company, Sioux Falls, South Dakota, changed its name to Underwriters Life Insurance Company on July 1, 1985. It was effective in Kansas on August 8, 1985.

The Following Miscellaneous Corporate Changes Were Effected in Kansas Between January 1, 1985 and December 31, 1985

Inter-State Assurance Company, Des Moines, Iowa, converted from a mutual to a stock company on May 31, 1985. It was effective in Kansas on August 8, 1985.

Old Equity Mutual Life Insurance Company, Evanston, Illinois, converted from a mutual to a stock company in December, 1984. The change was effective in Kansas on March 1, 1985.

A Description of the 1985 Activities of the Securities Section of the Research and Planning Division follows:

The Securities Division is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held jointly by the Commissioner of Insurance and the State Treasurer pursuant to Kansas statutes.

As of December 31, 1985, a total of 181 insurance companies had securities on deposit with this division. The combined deposit of these companies at year end amounted to $1,738,653,999.54. This is an increase of $583,469,584.19 over the preceding year, and an increase of $801,774,684.17 over the past five years.

During the calendar year 1985, the Securities Division processed $1,073,069,457.30 in security deposits and $489,599,873.11 withdrawals. In addition, this division clipped and checked a total of 61,293 bond coupons in the amount of $4,244,433.90. The Securities Division processed a total of 3,371 partial payments made on mortgages held on deposit for 16 insurance companies.

In addition, during 1985 the following activities occurred:

1. In February 1985, examiners of the Insurance Department in conjunction with the employees of the State Treasurer's office completed their annual audit.
2. The annual inner office audit was finished in September 1985.
3. An annual updating of the "signature authorization" cards and "identification" files was performed during 1985.
4. During 1985, 121 "Certification of Securities" on deposit were prepared for insurance companies, our auditors, and other state auditors.
5. During 1985, we sent certification to twenty-nine banks holding Joint Custody Receipts for verification.

Of the total amount of securities on deposit at year end 1985, bonds accounted for 64%; mortgages represented 30%; stocks accounted for 3%; Certificates of Deposit represented 2%; and real estate constituted 1%. The following charts show the classification of deposits for each company as of December 31, 1985.

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER
AS REQUIRED BY LAW
DECEMBER 31, 1985

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Alliance Insurance Company	2,318,000.00					2,318,000.00
Alliance Life Insurance Company	15,691,759.24	790,026.00	438,860.43	1,822,750.00	68,000.14	18,811,395.81
Allianz Insurance Company	40,000.00					40,000.00
Allied Fidelity Insurance Company	75,000.00					75,000.00
Allstate Indemnity Company	110,000.00					110,000.00
American Agency Life Ins. Co.	35,000.00					35,000.00
American Bankers Ins. Co. of Florida	500,000.00					500,000.00
American Bankers Life Assur. Co. of Fla.	600,000.00					600,000.00
American Family Life Assur. Co. of Colum.	30,000.00					30,000.00
American Fidelity Fire Insurance Company	50,000.00					50,000.00
American Foundation Life Insurance Co.	500,000.00					500,000.00
American Founders Life Insurance Co.	11,050,000.00					11,050,000.00
American Health & Life Ins. Co.	26,713,000.00	9,412,385.00	1,370,691.26			37,496,076.26
American Home Life Ins. Co.	17,956,245.53	1,055,600.05	10,226,237.58		1,432,370.00	30,670,453.16
American Investors Life Ins. Co.	92,538,274.27	3,439,530.92	2,965,036.72	100,000.00	1,975,000.00	101,017,841.91
American Professionals Insurance Company	50,000.00					50,000.00
American Security Ins. Co.	45,000.00					45,000.00
American Standard Life & Accident Ins. Co.				100,000.00		100,000.00
American Trustee Life Insurance Corporation				10,000.00		10,000.00
American Woodmen's Life Ins. Co.	1,615,000.00					1,615,000.00
Argonaut Insurance Company	5,835,000.00					5,835,000.00
Arkwright-Boston Insurance Co.	100,000.00					100,000.00
Armed Forces Insurance Exchange	1,594,000.00					1,594,000.00
Associated Indemnity Corp.	50,000.00					50,000.00
Atlanta Life Insurance Co.	30,000.00					30,000.00
Automobile Club of Kansas				50,000.00		50,000.00
Balboa Insurance Company	25,000.00					25,000.00
Beneficial Standard Life Ins. Co.	20,000.00					20,000.00
Bradford National Life Ins. Co.	100,000.00					100,000.00
Bremen Farmers Mutual Ins. Co.	100,000.00					100,000.00
Business Men's Assur. Co. of America	2,302,000.00					2,302,000.00
California Compensation & Fire Company	250,000.00					250,000.00
California Pacific Life Insurance Company				40,000.00		40,000.00
Carriers Insurance Company	600,000.00					600,000.00
Centennial Life Ins. Co.	32,385,500.00	953,162.50	7,877,158.89			41,215,821.39

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Central Plains Ins. Co.		1,453,057.50				1,453,057.50
Central States Ins. Co.	575,000.00					575,000.00
Central United Life Ins. Co.	9,986,000.00	280,700.75				10,266,700.75
Chartered Protective Life Ins. Co.	2,000,000.00	1,950,713.00				3,950,713.00
Chicago Title Ins. Co.	60,000.00					60,000.00
Cimarron Insurance Co.						
Cimarron Life Ins. Co.	1,800,000.00					1,800,000.00
Columbian National Title Ins. Co.	2,174,000.00					2,174,000.00
Commercial Standard Ins. Co.						
Community National Assur. Co. (SBA)	200,000.00			300,000.00		300,000.00
	2,350,000.00					200,000.00
Consolidated Farmers Mutual Ins. Co.						2,350,000.00
Continental Western Life Insurance Co.	185,000.00					185,000.00
Credit Life Insurance Company	250,000.00					250,000.00
Employees Mutual Benefit Assn. of St. Paul	756,000.00					756,000.00
Employers National Ins. Co.	100,000.00					100,000.00
	50,000.00					50,000.00
Enterprise Insurance Company						
Equitable Life Insurance Co. of Iowa	50,000.00					50,000.00
Family Health Plan Corporation	100,000.00					100,000.00
Farm Bureau Mutual Ins. Co.						
Farm & Ranch Life Ins. Co.	1,300,000.00			10,000.00		10,000.00
						1,300,000.00
Farmers Alliance Mutual Ins. Co.				2,018,801.38		2,018,801.38
Farmers Insurance Co., Inc.	1,860,000.00					1,860,000.00
Farmers Mutual Ins. Co. of Barton County	1,360,000.00					1,360,000.00
Farmland Insurance Co.	100,000.00					100,000.00
Financial Assurance, Inc.	615,000.00					615,000.00
	285,000.00					285,000.00
Fireman's Fund Ins. Co.						
First American Title Ins. Co. of Mid-America	4,600,000.00					4,600,000.00
First General Ins. Co.	50,000.00					50,000.00
First of Georgia Ins. Co.	105,000.00					105,000.00
Franklin Life Insurance Co.	40,000.00					40,000.00
	2,000,000.00					2,000,000.00
Fremont Indemnity Company						
General Electric Mortgage Ins. Corp. of N. Carolina	40,000.00					40,000.00
General Reinsurance Corp.	35,000.00					35,000.00
Georgia International Life Ins. Co.	35,000.00					35,000.00
Great American Life Ins. Co.	30,000.00					30,000.00
	7,865,432.46		1,029,405.40	20,000.00		8,914,837.86
Great Plains Mutual Ins. Co.						
Great-West Life & Annuity Ins. Co.	654,000.00					654,000.00
Guarantee Insurance Co.	117,564,668.49		313,327,230.99	14,975,000.00		445,866,899.48
Harbor Insurance Company	190,000.00					190,000.00
Hartford Insurance Company of the Midwest	50,000.00					50,000.00
	75,000.00					75,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Mission Insurance Company	40,000.00					40,000.00
Mission National Insurance Company	50,000.00					50,000.00
Mortgage Guaranty Ins. Corp.	60,000.00					60,000.00
Munich American Reassurance Co.	30,000.00					30,000.00
National Benefit Life Ins. Co.	700,000.00					700,000.00
National Excess Insurance Company	30,000.00					30,000.00
National Reserve Life Ins. Co.	50,817,966.90	13,147,078.25				63,965,045.15
National Western Life Ins. Co.	4,550,000.00					4,550,000.00
Northwestern Pacific Indemnity Co.	215,000.00					215,000.00
Occidental Fire & Casualty Co. of N.C.	92,000.00					92,000.00
Old United Life Ins. Co.				850,000.00		850,000.00
Omaha Property & Casualty Ins. Co.	40,000.00					40,000.00
Ozark National Life Ins. Co.	13,316,000.00		569,044.03			13,885,044.03
Pacific Indemnity Company	300,000.00					300,000.00
Pacific Marine Ins. Co.	200,000.00					200,000.00
Paramount American Life Ins. Co.	50,000.00			500,000.00		550,000.00
Patrons Mutual Ins. Ass'n	618,000.00	128,250.00				746,250.00
Peoples Accident Ins. Co.	385,000.00					385,000.00
Pioneer National Life Ins. Co.	1,938,000.00	170,696.25	668,087.08			2,776,783.33
Plains Insurance Co.	1,900,000.00					1,900,000.00
Prime Health				10,000.00		10,000.00
Professional Investors Life Ins. Co.	873,500.00			30,000.00		903,500.00
Professional Mutual Insurance Co.	200,000.00			50,000.00		250,000.00
Protective Life Ins. Co.	7,645,000.00	1,500,000.00				9,145,000.00
Providers Insurance Co.	1,225,000.00					1,225,000.00
Pyramid Life Ins. Co.	28,250,000.00					28,250,000.00
Quaker Life Insurance Company	600,000.00					600,000.00
Reliance Standard Life Ins. Co.	160,000.00					160,000.00
Republic Mortgage Insurance Company	50,000.00					50,000.00
Republic National Life Ins. Co.	200,000.00					200,000.00
Reserve Life Ins. Co.	1,255,000.00					1,255,000.00
Roosevelt Nat'l Life Ins. Co. of America	845,000.00					845,000.00
SAFECO Title Ins. Co. of Oregon (General)	375,000.00					375,000.00
SAFECO Title Ins. Co. of Oregon (Special)	125,000.00					125,000.00
San Francisco Reinsurance Co.	95,000.00					95,000.00

AGENTS AND BROKERS DIVISION

This division is responsible for supervision and control over examination and qualification of agents and brokers, issuance of licenses, certification of agents by insurers, the administration of agents minimum education requirements, maintenance of agents and brokers licensing records, and the administration of the laws relative to these functions.

During 1985 this division administered 9,422 examinations at various locations across the state including Topeka, Kansas City, Wichita, Dodge City, and Hays, resulting in the licensure of 5,760 new agents. In addition, the division licensed 485 motor club agents, 289 excess lines agents, and 398 brokers and processed 3,128 nonresident licenses on a retaliatory basis. This activity resulted in the collection of $1,373,202.50 in licensing fees and $128,495.50 in examination fees.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
January	1978	1,890	1,661	229	647
	1979	2,556	2,320	236	824
	1980	2,521	2,311	210	1,113
	1981	3,085	2,814	271	926
	1982	4,379	3,932	453	2,804
	1983	6,166	5,724	442	2,947
	1984	3,446	3,010	436	1,512
	1985	3,694	3,257	437	2,351
February	1978	1,159	1,055	104	818
	1979	1,992	1,768	224	739
	1980	2,130	1,858	272	908
	1981	2,804	2,486	318	850
	1982	3,067	2,707	360	1,125
	1983	3,289	2,890	399	2,148
	1984	3,416	2,879	537	2,063
	1985	3,737	3,282	455	2,033
March	1978	1,863	1,708	155	548
	1979	1,907	1,755	152	650
	1980	2,383	2,219	164	1,254
	1981	1,675	1,557	118	551
	1982	2,370	2,181	189	719
	1983	4,159	3,642	517	4,356
	1984	3,903	3,461	442	3,378
	1985	3,730	3,159	571	5,239
April	1978	2,621	2,329	292	120
	1979	1,216	1,070	146	52
	1980	1,198	1,106	92	24
	1981	1,450	1,321	129	58
	1982	1,708	1,554	154	204
	1983	3,521	3,063	458	6,700
	1984	3,512	3,013	499	7,050
	1985	4,198	3,608	590	10,255

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
May	1978	104,203	95,510	8,693	1,444
	1979	116,653	107,045	9,608	376
	1980	113,535	102,971	10,564	704
	1981	132,441	120,989	11,452	0
	1982	148,479	136,754	11,725	110
	1983	171,002	156,661	14,341	870
	1984	188,535	171,065	17,470	1,361
	1985	193,658	174,185	19,473	2,582
June	1978	2,752	2,469	283	1,044
	1979	3,406	3,056	350	541
	1980	2,978	2,629	349	541
	1981	4,595	4,204	391	779
	1982	3,253	2,876	377	986
	1983	4,335	3,741	594	1,256
	1984	4,042	3,543	499	2,508
	1985	3,667	3,059	608	3,699
July	1978	1,771	1,552	219	678
	1979	2,100	1,903	197	1,065
	1980	2,432	2,103	329	929
	1981	4,266	3,887	379	2,839
	1982	4,701	4,114	587	1,535
	1983	3,566	3,037	529	1,159
	1984	4,245	3,627	618	4,232
	1985	3,705	3,051	654	2,701
August	1978	1,970	1,742	228	714
	1979	2,601	2,328	273	561
	1980	2,328	2,029	299	620
	1981	3,018	2,676	342	556
	1982	4,120	3,518	602	964
	1983	4,208	3,592	616	1,502
	1984	3,954	3,363	591	1,893
	1985	4,089	3,589	500	2,557
September	1978	1,764	1,538	226	630
	1979	2,169	1,945	224	157
	1980	2,592	2,273	319	1,074
	1981	3,757	3,331	426	1,077
	1982	4,032	3,461	571	1,083
	1983	3,573	2,959	614	1,109
	1984	3,164	2,652	512	1,854
	1985	3,714	3,094	620	1,879
October	1978	2,502	2,238	264	812
	1979	3,077	2,772	305	833
	1980	2,589	2,214	375	726
	1981	3,878	3,471	407	1,034
	1982	3,503	3,050	453	1,103
	1983	3,448	2,903	545	870
	1984	3,986	3,326	660	2,381
	1985	4,350	3,605	745	1,981
November	1978	1,612	1,429	183	670
	1979	1,489	1,309	180	505
	1980	2,681	2,465	216	853
	1981	2,874	2,562	312	66
	1982	2,631	2,207	425	1,424
	1983	3,133	2,634	499	804
	1984	3,595	3,104	491	1,827
	1985	4,587	4,137	450	1,624
December	1978	1,595	1,438	157	472
	1979	2,655	2,346	309	650
	1980	2,523	2,172	351	702
	1981	2,864	2,467	397	2,137
	1982	3,503	3,050	453	1,567
	1983	2,938	2,550	388	930
	1984	2,690	2,224	466	1,865
	1985	3,522	3,036	486	2,595
Totals	1978	125,702	114,669	11,033	8,597
	1979	141,821	129,617	12,204	6,953
	1980	139,890	126,350	13,540	9,430
	1981	166,707	151,765	14,942	10,873
	1982	185,746	169,404	16,349	13,624
	1983	213,338	193,396	19,942	24,651
	1984	228,488	205,267	23,221	31,924
	1985	236,651	211,062	25,589	39,196

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, insurance agents or the insurance coverage of the consumer. In addition, the Division performs a number of education or information functions for the benefit of the general public. The Division's primary goal is to insure Kansas consumers are fully advised concerning the facts surrounding their insurance complaints or insurance coverages; that they understand why their insurance claims or insurance problems are handled in the manner they are; and that all complaints against companies and agents are handled promptly and are equitably resolved.

Complaints and Inquiries

Most of the complaints and inquiries handled by this Division, and for which a file is established, originate from correspondence from Kansas citizens. However, a large number of complaints and inquiries, relating to every facet of insurance, are also received from the public through telephone calls and personal visits to the office. In 1985, the Division received approximately 32 new complaint and inquiry letters a day, approximately 335 telephone calls a day, an average of 13 office callers a day and an average of 76 "Hot Line" calls a day. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department, to ensure those divisions are aware of problems of interest to them and to take advantage of technical support available from those other divisions which is used to answer these consumer inquiries. The other divisions also coordinate consumer complaints and inquiries with this Division so that a proper record of all consumer matters handled by the department can be maintained.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from that area of the state. The Wichita Branch Office is a unit of this Division. In addition to the functions described above, and participating in consumer education activities in the area surrounding Wichita,

the branch office, in cooperation with the Department's Agents' and Brokers' Division, also administers the agent's licensing examinations conducted at the branch office site.

WATS "Hot Line"

Since its inception, the toll-free Consumer "Hot Line" has proven to be a valuable service. In 1985, the "Hot Line" received an average of 1,579 calls each month. Even though many of the calls require follow-up correspondence or action, the principle objective of the system is to conclude as many matters as possible, thus eliminating unnecessary correspondence from both the consumer and this Division.

Field Representatives

This Division has two field representatives who, in addition to handling office duties, have assisted the Agents' and Brokers' Division in giving agents' licensing examinations. In addition, the field representatives travel throughout the state, when needed, investigating complaints. This includes taking statements from citizens who have complained about misrepresentations by agents or companies, overselling by agents, fraudulent acts by an agent and other misfeasances. Whenever severe storm, flood or fire damage occurs in a community, the Commissioner also dispatches field representatives to survey the damage to determine the extent of the damage, type of damage, area covered and the approximate number of people affected. From such surveys, it can be determined whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. These representatives also act in coordination with federal and other state disaster relief personnel to ensure all appropriate steps are taken to alleviate hardship and return citizens, as much as possible, to their situations prior to the disaster.

Consumer Education

This Division provides a variety of educational programs for citizens of this state, ranging from informal talks with school groups to formal presentations to senior citizen groups.

Senior Citizen Forums

In 1985, the Division conducted 14 Senior Citizen Forums at

widely scattered points throughout the State. At each forum, individuals from Blue Cross and Blue Shield of Kansas, who administer the Medicare program in Kansas for the federal government, first explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home and cancer policies, with particular attention paid to what these policies do and do not cover. At such forums, the Division also provides to each participant a packet of brochures prepared by the Department. Attendance and interest in these forums was significant from their inception and, if anything, appears to be increasing.

Other Forums, Talks and Speeches

In addition to the Senior Citizen Forums, the Division also offers forums on auto insurance and on homeowners insurance. The Department also provides speakers from within the Division for talks, speeches and seminars conducted by civic groups, elementary and high schools, colleges, insurance industry groups and senior citizen groups. The Division has also supplied articles for senior citizen groups and other organizations. These talks and articles generally relate to insurance problems encountered by the group being addressed; *e.g.*, auto insurance problems are discussed with high school drivers education classes, and articles or speeches on Medicare and Medicare Supplement policies to senior citizen groups. In 1985 the Division conducted 123 speeches throughout the state on insurance issues. The Division also held 47 educational meetings throughout the state in 1985 relating to Health Maintenance Organizations to Senior Citizen groups.

Market Conduct Examinations

In 1985, representatives of the Division participated in 6 Market Conduct Examinations conducted by the Department. The Division's participation consisted of reviewing the claims processing and complaint handling practices of the company under review. The Division maintains a continuous statistical review of complaints received by the Department regarding each company operating in this state. Whenever Market Conduct Examinations of companies are undertaken, particular attention is directed to areas indicated as being a problem, if any, in the

Division's analysis of the complaints received against that company.

Other Activities

The Division maintains an on-going computer program analyzing those complaints received by the Department against each company operating in Kansas. This computer analysis enables the Division to identify companies with a high number of complaints in relation to their premium volume in this state, as well as those particular lines of business with a large number of complaints and the most frequent causes of complaints.

A relatively small number of individual complaints may result in administrative actions against companies and agents, depending on the amount of business done in this state and the severity of the actions complained of. Companies may be targeted for special market conduct activity or more informal action, if this will result in correction of improper activities. This approach to monitoring company and agent activities has significantly improved the quality of service Kansas consumers are receiving from insurance companies operating in this state.

The Division also prepares and prints a number of education brochures relating to common insurance problems in this state: *Kansas Automobile Insurance Facts To Help You, Kansas Homeowners Insurance Facts To Help You, Kansas Cancer Insurance Facts, Kansas Nursing Home Facts, Kansas Health Insurance Facts To Help You, Kansas Life Insurance Facts To Help You, Kansas Health Insurance Facts for Senior Citizens* and *Kansas Medicare Supplement Insurance Shopper's Guide*, which has become a very popular brochure. In 1985, the Commissioner also developed and published, *What Happens When My Group Health Insurance Ends?* Approximately 50,000 copies of this brochure has been distributed.

Data Comparisons

The following table summarizes the Division's activities for 1985 and 1984: (covers only Consumer Assistance Division):

New Complaints and Inquiries *(for which a file was opened)*	1985	1984
Topeka	6,740	6,658
Wichita	1,244	884
Total	7,984	7,542

Office Callers		
Topeka	1,703	1,999
Wichita	1,523	1,809
Total	3,226	3,808
Telephone Calls (income and outgoing)		
Topeka	67,393	63,623
Wichita	16,237	17,301
Total	83,630	80,924
WATS "Hot Line" calls	18,946	18,452
Consumer Files Closed		
C.A.D.-Topeka	6,647	6,063
C.A.D.-Wichita	1,185	858
Total	7,832	6,921
Consumer Education Programs		
Senior Citizen Forums	14	17
Consumer Talks	170	93
Consumer Money Recovered (approx.)	$6,000,000	$6,500,000

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, *i.e.*, the I.B.M. System 36-5362 with six 3180 terminals located in that particular division with six other terminals located throughout the department, to increase the efficiency of producing typed documents. It is the responsibility of the Director of the Communications Division to make sure that all the new releases for the system are incorporated in a timely fashion. Also any training on new software purchased by the Department is done by the Director of this division.

The Communications Division is responsible for making sure that documents requested from the Accident & Health Division, Administrative Division, Administrative Services Division, Agents' and Brokers' Division, Consumer Assistance Division, Financial Surveillance Division, Fire & Casualty Division, Legal Division and the Life Division are produced with the least amount of time possible and with accuracy. These documents originate from dictation, handwritten material or form letters.

The Communications Division is also responsible for special

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Health Care Plus, Inc.				11,000.00		11,000.00
Health Plan of Mid-America				10,000.00		10,000.00
Heart of America Fire & Casualty Und.	60,000.00					60,000.00
Home State Life Ins. Co.	162,697.81	102,675.00	3,891,927.38	1,850,000.00		6,007,300.19
Houston General Ins. Co.	50,000.00					50,000.00
Humana Health Plan of Kansas, Inc.	10,000.00					10,000.00
Industrial Indemnity Co.	400,000.00					400,000.00
Insurance Company of The Prairie States				110,000.00		110,000.00
Insured Titles, Inc.	74,824.75			210,000.00		284,824.75
Integon Indemnity Corporation	60,000.00					60,000.00
International Indemnity Corporation				75,000.00		75,000.00
Investors Guaranty Life Ins. Co.	20,000.00					20,000.00
Jefferson-Pilot Pension Life Ins. Co.	200,000.00					200,000.00
John Hancock Variable Life Ins. Co.	125,000.00					125,000.00
KFB Insurance Company	1,745,000.00					1,745,000.00
Kaiser Found. Health Plan of Kansas City, Inc.				10,000.00		10,000.00
Kansas Bankers Surety Company	575,000.00					575,000.00
Kansas Farm Life Ins. Co.	103,364,594.96	2,507,166.38	13,110,232.03	1,000,000.00		119,981,993.37
Kansas Fire & Casualty Company	1,100,000.00					1,100,000.00
Kansas Group Life Insurance Co.	430,000.00					430,000.00
Kansas Mutual Insurance Co.	809,000.00					809,000.00
Kennesaw Life & Accident Insurance Co.	25,000.00					25,000.00
Legion Insurance Company	25,000.00					25,000.00
Liberty Insurance Company	30,000.00					30,000.00
Life Insurance Co. of Kansas	1,172,000.00	91,625.00		2,828,401.65		4,092,026.65
Lincoln National Life Ins. Co.				300,000.00		300,000.00
Manhattan Mutual Life Ins. Co.	10,098,758.36	1,039,090.77	4,168,411.51		140,269.00	15,446,529.64
Marysville Mutual Ins. Co.	995,000.00					995,000.00
McPherson Hail Ins. Co.	60,000.00					60,000.00
Medplan, Inc.				10,000.00		10,000.00
Mid-Century Insurance Co.	30,000.00					30,000.00
Midland Insurance Co.	325,000.00					325,000.00
Mid-South Insurance Company	100,000.00					100,000.00
Minnesota Protective Life Ins. Co.	7,929,105.00	184,665.25		50,000.00		8,163,770.25
Mission American Ins. Co.	310,000.00					310,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Scor Reinsurance Company	60,000.00					60,000.00
Security Benefit Life Company	404,806,961.27	16,356,799.00	135,508,673.23			556,672,433.50
Security General Life Ins. Co.	300,000.00					300,000.00
Sentry Investors Life Insurance Company	200,000.00					200,000.00
Southern Insurance Company	20,000.00					20,000.00
Standard Guaranty Ins. Co.	35,000.00					35,000.00
Standard Mutual Life Ins. Co.	9,937,344.61		3,497,925.57			13,435,270.18
Supreme Life Ins. Co. of America	140,000.00					140,000.00
Surety Insurance Co. of California	60,000.00					60,000.00
Swedish American Mutual Ins. Co.	85,000.00					85,000.00
Ticor Indemnity Company				25,000.00		25,000.00
Total Health Care				10,000.00		10,000.00
Town & Country Fire & Cas. Ins. Co., Inc.	678,870.59	32,138.70				711,009.29
Transamerica Insurance Company	1,075,000.00					1,075,000.00
Travel Air Insurance Company (Kansas)	450,000.00	290,500.00				740,500.00
Travelers Indemnity Co. of America	110,000.00					110,000.00
Trinity Universal Ins. Co. of Kansas	1,460,000.00					1,460,000.00
Tri-State Insurance Company	200,000.00					200,000.00
Truck Insurance Exchange	30,000.00					30,000.00
Ulico Casualty Company	15,000.00					15,000.00
Union Security Life Ins. Co.	45,000.00					45,000.00
United Fire Insurance Co.	50,000.00					50,000.00
United Founders Life Insurance Co.	1,000,000.00					1,000,000.00
United Guaranty Residential Ins. Co. of N.C.	50,000.00					50,000.00
Upland Mutual Life Insurance Co.	1,030,000.00					1,030,000.00
Victory Life Insurance Co.	64,281,428.53	3,511,474.00	23,232,065.87		9,375,000.00	100,399,968.40
Washington National Ins. Co.	30,000.00					30,000.00
West General Insurance Co.	107,827.00	28,160.50		525,000.00		660,987.50
Western Casualty & Surety Co.	1,810,000.00					1,810,000.00
Western Employers Insurance Company	100,000.00					100,000.00
Western Fire Insurance Co.	2,730,000.00					2,730,000.00
Western Indemnity Company	1,630,000.00					1,630,000.00
Western National Life Ins. Co.	400,000.00					400,000.00
Wheat Growers Mutual Hail Ins. Co.	410,000.00					410,000.00
World Service Life Ins. Co.			3,393,164.81			3,393,164.81
Yukon Indemnity Company	400,000.00					400,000.00
TOTALS	$1,110,052,759.77	$58,425,494.82	$525,274,152.78	$31,910,953.03	$12,990,639.14	$1,738,653,999.54

projects that require a large volume of final documents, projects with numerous revisions, minutes of meetings held at the department and department brochures that have to be camera ready for the printer. Such products can be produced much more efficiently by a word processing system.

During 1985 the Communications Division produced a total of 41,905 documents which created 59,961 pages of information.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 633 companies licensed to do business in the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. As reported in prior years, the life insurance products being offered in today's marketplace increase in their complexity and require more and more study and research prior to actual approval or disapproval. Universal Life products, group insurance, variable annuities, HR-10 retirement plans and other complex forms of insurance are developing at a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy Forms Received	12,921
Policy Forms Approved	13,305
Policy Forms Disapproved	452

* The Forms approved and disapproved will not reflect the number received as they include forms reviewed from the backing of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will for the backing reflected in next years approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 3,743. In addition to the above reviews, 84 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Filings included with policy forms have not been counted, nor have consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 659 annual statements filed in 1985 with the Life Division as required by K.S.A. 40-225. Each statement was given

a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authorization of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 allows for a continuous Certificate of Authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a Certificate of Authority to companies newly admitted, changing name, merging or changing city of state of their home office.

Tax Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $34,655,196.41 in fiscal 1985. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $5,272,389.15 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $47,081.57.

Life and Health Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than nine members who are selected by member insurers subject to approval of the Commissioner. The Life Division gathers and furnishes information relative to those assessments.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to

a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, NAIC proposals, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light, the Life Division also assists in the compilation of agents' examination and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1985, these deposits amounted to $1,738,653,999.54. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 1,112 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the

Official List filed with this division in conjunction with the annual statements.

Examination Reports

Kansas law requires that each company doing business in Kansas to be examined whenever the Commissioner deems it to be necessary. This division filed 130 such reports in 1985. The accuracy of current filings are checked at the close of annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Division. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, reinsurance and the formation of new companies. During 1985, 18 life companies were admitted with 43 companies seeking admission to Kansas at year end.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. During the year, we handled 105 complaints or inquiries by

letter, 22 complaints or inquiries by personal visits with the public, and 2,815 telephone inquiries.

Market Conduct Examinations

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners. During the past year, 4 such examinations were conducted by the Life Division staff.

Replacement

Sixteen replacement cases were opened by the Life Division in 1985. All examiners continue to assist in the investigation. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately, 87 companies are presently issuing credit life insurance in this state with a total premium volume of $24.2 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

The microfilming of the Life Division records is now complete. As a result, the square footage of space allocated for file storage has been drastically reduced.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	32941	28650	4290	1248	938621	209425	480173	1796	787
AMERICAN HOME LIFE INSURANCE COMPANY	KS	37493	32727	4765	558	996278	67532	390152	45	16
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	128529	118689	9840	1212	1123758	8057	368006	85	156
CENTENNIAL LIFE INSURANCE COMPANY	KS	108916	98992	9924	14500	5556455	36155	177240	3377	3566
CIMARRON LIFE INSURANCE COMPANY	KS	4161	2774	1387	35	83331	39727	59513	247	136
COMMUNITY NATIONAL ASSURANCE COMPANY	KS	5225	365	4861	796	0	0	0	0	0
FARM AND RANCH LIFE INSURANCE CO., INC	KS	3456	192	3263	153	6	0	0	0	0
GREAT AMERICAN LIFE INSURANCE CO.	KS	11261	8302	2960	274	37930	7738	37930	0	0
GREAT-WEST LIFE & ANNUITY INS. CO.	KS	537180	492780	44400	2750	163041	0	0	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	7840	6880	960	101-	45194	16487	27967	207	95
KANSAS FARM BUREAU LIFE INS. CO., INC.	KS	165698	154804	10894	1990	-2050229	372114	2050228	1271	471
LIFE INSURANCE COMPANY OF KANSAS	KS	5730	3845	1886	236	94649	86888	94649	1115	431
MANHATTAN MUTUAL LIFE INSURANCE COMPAN	KS	19714	18065	1649	191-	253410	6588	52695	0	0
PARAMOUNT AMERICAN LIFE INSURANCE CO.	KS	653	22	631	58-	0	0	0	0	0
PIONEER NATIONAL LIFE INSURANCE CO.	KS	5123	3803	1320.	187-	9194	757	7310	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	77671	62649	15021	2501	610007	9750	39728	2943	2070
SECURITY BENEFIT LIFE INSURANCE CO.	KS	1000380	951155	49225	3259	11652481	96995	2787626	1065	783
STANDARD MUTUAL LIFE INSURANCE CO.	KS	17953	15473	2479	28-	261673	18702	68376	0	0
VICTORY LIFE INSURANCE COMPANY	KS	136243	122815	13428	2011	752664	1526	155940	0	0
SUB-TOTAL		2306167	2122983	183183	30957	24628921	978442	6797535	12152	8511

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
COMPANIES OF OTHER STATES										
A.I.G. LIFE INSURANCE COMPANY	PA	677653	657971	19681	19848-	8860774	23033	32234	17	483
ACACIA MUTUAL LIFE INSURANCE CO.	DC	813682	727925	85756	1917	6524816	1774	17955	1	0
ACACIA NATIONAL LIFE INSURANCE COMPANY	VA	140858	123867	16991	7424	1781387	69	1165	0	0
ACADEMY LIFE INSURANCE COMPANY	CO	160228	139906	20323	7507-	6269160	23849	53054	84	52
ACCELERATION LIFE INSURANCE COMPANY	OH	63589	51952	11638	1020	1261139	5	5	11	9
ADJUSTABLE LIFE INSURANCE COMPANY	MN	5534	42	5493	362	0	0	0	0	0
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	15631	9621	6010	586	152910	2752	4360	73	36
AETNA LIFE INSURANCE & ANNUITY COMPANY	CT	4553389	4386583	166806	9323-	18219992	39049	109490	1	31
AETNA LIFE INSURANCE CO. OF AMERICA	CT	6384	238	6146	246	0	0	0	0	0
AETNA LIFE INSURANCE CO. OF ILLINOIS	IL	84495	55248	29247	4862	3838264	0	0	0	0
AETNA LIFE INSURANCE COMPANY	CT	37889119	36812666	1076453	333419	207880770	402312	2510685	18419	14302
AID LIFE INSURANCE COMPANY	IA	69574	52152	17423	2856	1690165	27427	77026	7	0
ALEXANDER HAMILTON LIFE INS CO OF AMER	MI	1305816	1189226	116590	18892	21826881	150587	407047	316	111
ALL AMERICAN LIFE INSURANCE COMPANY	IL	897138	805739	91399	24556	16060257	74	331	532	137
ALLSTATE LIFE INSURANCE COMPANY	IL	2692455	2331972	360483	66364	55051393	113708	342376	4136	2805
AM LIFE INSURANCE COMPANY	MA	46811	29813	16999	1672	1565371	50	4773	0	0
AMALGAMATED LABOR LIFE INSURANCE CO.	IL	20767	16126	4641	668	333896	0	1250	0	0
AMERICAN AGENCY LIFE INSURANCE CO.	VA	88242	60508	27734	1940	6513943	9350	29765	0	0
AMERICAN BANKERS LIFE ASSUR. CO. OF FL	FL	381879	326270	55609	20467	21313551	32068	37539	410	71
AMERICAN CENTURION LIFE & ACCIDENT INS	IN	7041	652	6389	339	0	0	0	0	0
AMERICAN CHAMBERS LIFE INSURANCE CO.	OH	35553	22242	13311	1371	348173	5999	5999	369	33
AMERICAN CONTINENTAL LIFE INSURANCE CO	MO	11328	6973	4355	372-	363233	0	0	6	4-
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	77328	69280	8047	1212-	1861031	470	2715	0	0
AMERICAN FAMILY LIFE ASSR CO OF COLUMB	GA	1702090	1543021	159069	75650	3590754	102	9872	4226	2089
AMERICAN FAMILY LIFE INSURANCE CO.	WI	413876	345051	68825	5077	9371065	185216	568912	29	21
AMERICAN FIDELITY ASSURANCE COMPANY	OK	456057	386661	69395	10735	4723865	20211	103269	4019	2229
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	200447	175656	24791	4112	2444371	1208	14628	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	100178	88701	11476	2703	986024	1600	52859	0	0
AMERICAN FOUNDERS LIFE INSURANCE COMPA	TX	177591	153071	24520	1467	2714	1146	6110	0	0
AMERICAN FRANKLIN LIFE INSURANCE CO.	IL	4734	1186	3548	337	0	0	0	0	0
AMERICAN GENERAL GROUP INSURANCE CO.	TX	237589	145579	92011	15244	8109679	41901	299554	2502	1493
AMERICAN GENERAL LIFE & ACCIDENT CO.	TN	3735050	3150158	584892	189158	21106904	75256	352494	1258	593
AMERICAN GENERAL LIFE INS CO OF DELAWA	DE	1281163	1091299	189865	19508	9201316	38097	186140	65	59
AMERICAN GENERAL LIFE INS CO OF NY	NY	364019	324888	39132	5994	3294883	0	2272	0	0
AMERICAN GUARANTY LIFE INSURANCE CO.	OR	90227	81133	9094	2510-	3747439	5271	7122	0	0
AMERICAN HEALTH & LIFE INS. CO.	MD	507730	444382	63349	21962	8268574	15088	114005	327	27
AMERICAN HERITAGE LIFE INSURANCE CO.	FL	310690	259485	51205	6773	9732657	1361	18366	424	308

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AMERICAN INCOME LIFE INSURANCE CO.	IN	299398	256419	42980	14345	3681527	10552	29504	234	129
AMERICAN INTERNAT'L LIFE ASSUR CO OF N	NY	676269	660800	15469	5061-	7085504	2120	15730	16	25
AMERICAN LIFE & CASUALTY INSURANCE CO.	NI	351991	330726	21265	1053	3664453	12279	18663	73	53
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	61676	44827	16799	893	1242646	116	9924	3	1
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	362001	288519	73482	4691	5570436	33407	99533	13	35
AMERICAN NATIONAL INSURANCE COMPANY	TX	3176540	2448694	727845	95953	21461724	60677	226641	365	242
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	19670	1448	18221	1152	98959	0	1276	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	175278	134265	41013	7185	1500019	17168	59664	3279	1847
AMERICAN SECURITY LIFE INSURANCE CO.	TX	100662	86978	13684	4616	1309704	0	1306	3	2
AMERICAN SERVICE LIFE INSURANCE CO.	TX	11931	8438	3494	1508	0	0	0	0	0
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	112526	105596	6929	1713	533099	3432	20336	55	29
AMERICAN STATES LIFE INSURANCE CO.	IN	154267	121700	32567	10682	7419152	36108	141962	622	407
AMERICAN TRANSCONTINENTAL LIFE INS. CO	AZ	5453	702	4751	477	13589	0	0	0	0
AMERICAN TRAVELERS ASSURANCE COMPANY	IA	3321	38	3284	140	721	0	0	0	0
AMERICAN TRUSTEE LIFE CORPORATION	OK	7829	6673	1156	403-	161612	441	1302	1	0
AMERICAN UNION LIFE INSURANCE CO.	IL	24831	14605	10226	1017	90198	0	373	48	106
AMERICAN UNITED LIFE INSURANCE CO.	IN	2391633	2295893	95739	2356	24182129	79143	312429	1715	1049
AMERICAN VANGUARD LIFE INSURANCE COMPA	IA	16025	11526	4499	350	0	0	0	0	0
AMERICAN WOODMEN'S LIFE INSURANCE CO.	CO	7428	6215	1213	147-	262601	1448	5884	0	0
AMERICAN-AMICABLE LIFE INSURANCE CO.	TX	591013	534431	56582	1715-	13059122	50417	130540	0	0
AMEX LIFE ASSURANCE COMPANY	CA	607061	461860	145201	32303	25538640	49550	143949	709	216
AMICA LIFE INSURANCE COMPANY	RI	45012	30639	14373	89	1837947	50	470	0	0
AMOCO LIFE INSURANCE COMPANY	NE	76720	68368	8352	4170-	2729509	48634	110394	80	10
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1580702	1518486	62216	4275-	4806121	14550	61043	0	0
ARCADIA NATIONAL LIFE INSURANCE COMPAN	AZ	51148	35247	15901	505-	1383301	0	0	1	0
ARMOUR LIFE INSURANCE COMPANY	MO	10704	253	10451	331-	0	41290	0	1064	119
ASSOCIATED DOCTORS H & L INS. CO.	AL	39638	19409	20229	5416	10036	0	14	67	31
ASSOCIATES LIFE INSURANCE COMPANY	IN	25979	18971	7008	1176	1722	100	949	0	1
ASSOCIATION LIFE INS. CO., INC.	WI	155273	115342	39931	4765	1847295	316497	361744	5360	4071
ASSURED INVESTORS LIFE COMPANY	CA	19186	2281	16906	154	37237	0	0	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	120470	91936	28535	1300	1852154	183	6898	33	13
ATLAS LIFE INSURANCE COMPANY	OK	57857	50840	7017	352	926121	14099	30958	63	23
AUTO CLUB LIFE INSURANCE COMPANY	MI	20032	12227	7805	348	919862	0	50	0	0
BANKERS LIFE & CASUALTY COMPANY	IL	1256828	1096328	160500	94381	10118302	29088	121815	10557	4933
BANKERS LIFE ASSURANCE CO. OF NEBRASKA	NE	3425	104	3321	28	0	0	0	0	0
BANKERS LIFE COMPANY	IA	14926963	14373903	553060	108190	65780844	198198	958398	34523	24 85
BANKERS LIFE INSURANCE CO. OF NEBRASKA	NE	1015389	933659	81731	6490	5864895	35253	339341	2901	1262
BANKERS MUTUAL LIFE INSURANCE COMPANY	IL	72263	62763	9500	213-	548193	15196	23814	0	0

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BANKERS NATIONAL LIFE INSURANCE COMPAN	NJ	362582	317661	44922	5513	7729669	7690	45064	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	234278	208988	25290	2640	9201252	11159	35382	54	57
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	323033	289740	33293	4980	2381656	7	55	26	17
BANKER LIFE INSURANCE COMPANY	DC	353751	268792	84960	13907	6279278	460	26064	0	0
BCS LIFE INSURANCE COMPANY	IL	93381	64552	28829	5270	3042518	225	595	71	57
BENEFICIAL LIFE INSURANCE COMPANY	UT	606142	547938	58204	3648-	8567905	92	4375	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	503440	452232	51208	5978	1430876	331	2810	65	76
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	257805	224438	33367	9865	4024491	23	69	2045	1776
BERKSHIRE LIFE INSURANCE COMPANY	MA	489124	455294	33830	1710-	5596621	16007	53063	96	7
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	199207	174912	24295	5047	7878072	1520	4338	15	50
BRADFORD NATIONAL LIFE INSURANCE CO.	KY	60366	50114	10252	1235	1377635	4	6	5	11
BROOKINGS INTERNATIONAL LIFE INS. CO.	SD	12917	8300	4617	491	72085	0	254	7	3
BUSINESS MEN'S ASSURANCE CO. OF AMERIC	MO	977035	825414	151621	28981	27019539	210163	1031332	9850	6326
C. M. LIFE INSURANCE COMPANY	CT	142474	128664	13810	4949-	8965380	106859	163823	0	0
CALIFORNIA PACIFIC LIFE INSURANCE CO.	CA	5271	1809	3462	1270	82869	192	1168	123	69
CALIFORNIA WESTERN STATES LIFE INS CO	CA	960320	860060	100260	20672	14006	100	9836	1	4
CAPITAL RESERVE LIFE INSURANCE CO.	MO	21087	11299	9788	916	46021	0	87	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPAN	AZ	51436	36827	14609	1073	1375	0	0	1971	267
CAPITOL BANKERS LIFE INSURANCE CO.	MN	72865	64070	8795	140	1869946	5018	18355	0	0
CAPITOL LIFE INSURANCE COMPANY	CO	1851311	1791133	60178	23436	3207558	3460	27890	2	0
CELTIC LIFE INSURANCE COMPANY	RI	71050	51516	19534	6363	1526397	275	425	142	37
CENTRAL LIFE ASSURANCE COMPANY	IA	1482620	1377363	105257	20398	16746342	73455	259240	1762	1188
CENTRAL NATIONAL LIFE INS CO OF OMAHA	NE	429699	247871	181828	10986	6023241	37441	74243	462	214
CENTRAL RESERVE LIFE OF NO AMER INS CO	OH	39119	27467	11651	4859	934538	8108	11580	541	276
CENTRAL SECURITY LIFE INSURANCE CO.	TX	14776	10029	4747	654	58706	28	218	7	6
CENTRAL STATES HEALTH & LIFE CO OF OMA	NE	92469	68165	24304	3846	1201271	9287	13081	2039	620
CENTRAL UNITED LIFE INSURANCE CO.	IA	37778	31460	6317	507-	1048236	18950	108347	9	4
CENTURION LIFE INSURANCE COMPANY	MO	259100	157680	101419	14676	1961211	13347	18586	269	69
CENTURY LIFE OF AMERICA	IA	862124	804269	57855	7124	6242071	36558	105520	25	10
CERTIFIED LIFE INSURANCE COMPANY	CA	107021	79988	27033	5991	372380	0	133	204	98
CHARTER BANKERS LIFE INSURANCE CO.	MO	4427	1198	3229	178	54298	0	0	0	0
CHARTER NATIONAL LIFE INSURANCE CO.	MO	475850	447639	28211	2412	2082094	2916	9587	2	1
CHARTERED PROTECTIVE LIFE INSURANCE CO	CA	83939	57601	26337	5116	1038327	2050	30725	359	205
CHASE NATIONAL LIFE INSURANCE CO.	MO	26021	19697	6324	212-	332736	0	1404	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	71598	55902	15696	587-	1204477	11516	17445	114	66
COLLEGE LIFE INS. CO. OF AMERICA	IN	238187	209520	28666	2856	1761913	6106	14794	17	5
COLOGNE LIFE REINSURANCE COMPANY	CT	158292	121789	36504	2234	13167300	0	0	0	0

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COLONIAL LIFE & ACCIDENT INS. CO.	SC	246739	181698	65041	14669	1932240	9591	20660	1340	583
COLONIAL LIFE INS. CO. OF AMERICA	NJ	499003	448484	50520	6857	10578836	50	1100	0	3
COLONIAL PENN LIFE INSURANCE COMPANY	PA	546733	400875	145859	32907	14609371	4879	11361	167	91
COLORADO BANKERS LIFE INSURANCE COMPAN	CO	17854	10307	7547	632	267857	479	430	0	0
COLUMBIA NATIONAL LIFE INSURANCE CO.	OR	76150	68946	7205	2141	918084	1092	8040	4	7
COLUMBIAN MUTUAL LIFE INSURANCE CO.	NY	185961	172306	13656	1719	4578398	5	515	0	0
COLUMBUS MUTUAL LIFE INSURANCE CO.	OH	686461	612250	74210	9614	6396259	2790	19531	3	0
COMBINED AMERICAN LIFE INSURANCE CO.	NE	25538	16110	9429	2093	0	0	0	56	27
COMBINED INSURANCE CO. OF AMERICA	IL	1475251	1049979	428271	118791	6859533	6843	53101	4928	1601
COMMERCIAL LIFE INSURANCE COMPANY	NJ	1108918	1012038	96881	48583-	1283571	14	1284	94	290
COMMERCIAL UNION LIFE INS CO OF AMERIC	DE	204688	181939	22749	2767	2789709	27	79	21	8
COMMONWEALTH LIFE & ACCIDENT INS. CO.	MO	122590	73761	48829	5759	819200	646	2234	7	5
COMPANION LIFE INSURANCE COMPANY	SC	10345	4993	5352	233	2806815	26	26	0	0
CONFEDERATION LIFE INSURANCE COMPANY	CN	983463	880580	102082	42760-	15144396	19613	52559	119	94
CONGRESS LIFE INSURANCE COMPANY	AZ	12507	6525	5982	1742	387203	0	11	0	0
CONNECTICUT GENERAL LIFE INS. CO.	CT	22245808	21137866	1107942	327343	113941139	39835	328243	9217	9358
CONNECTICUT MUTUAL LIFE INS. CO.	CT	7922994	7595543	327450	28470	44868281	99506	548945	657	74
CONNECTICUT NATIONAL LIFE INSURANCE CO	NJ	141760	124694	17066	1266	5222735	215	2433	15	16
CONSTITUTION LIFE INSURANCE COMPANY	IL	339583	291505	48079	7332	2299	2584	7976	17	8
CONTINENTAL AMERICAN LIFE INS. CO.	DE	333107	277244	55863	5336	1438380	1674	5068	30	36
CONTINENTAL ASSURANCE COMPANY	IL	4882649	4450002	432647	71993	60213247	21585	220078	8337	7906
CONTINENTAL GENERAL INSURANCE CO.	NE	42789	31489	11300	2788	795139	13773	27157	1796	890
CONTINENTAL LIFE & ACCIDENT COMPANY	TN	65532	42491	23041	7682	1203500	2602	4688	19	75
CONTINENTAL WESTERN LIFE INS. CO.	IA	104857	89646	15211	389	3039814	16373	34838	450	664
COUNTRY LIFE INSURANCE COMPANY	IL	1541282	1295480	245803	36583	7393989	0	5989	4	1
CREDIT LIFE INSURANCE COMPANY	OH	204670	184081	20590	1377-	14130907	17700	16342	155	66
CROWN AMERICA LIFE INSURANCE COMPANY	NY	19634	5923	13711	1308-	16739	0	0	0	0
CROWN LIFE INSURANCE COMPANY	CN	2449485	2430987	17697	0	45877869	8376	57477	409	209
CUDIS INSURANCE SOCIETY, INC.	WI	270830	175437	95393	16830	0	0	0	2103	1279
CUMBERLAND LIFE INSURANCE COMPANY	TN	440737	317138	123599	31948	2702197	31358	38422	238	1[illegible]
CUNA MUTUAL INSURANCE SOCIETY	WI	652366	484115	168252	8364	55925596	29460	673821	867	492
DELAWARE AMERICAN LIFE INSURANCE CO.	DE	53227	49671	3555	6714-	4177004	63243	74761	0	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	MS	26078	24011	2068	153-	490470	0	97	0	0
DREYFUS CONSUMER LIFE INSURANCE COMPAN	CT	6969	190	6779	405	6492	0	0	0	0
DREYFUS LIFE INSURANCE COMPANY	NY	12881	5183	7698	688	2943	0	0	0	0
E.F. HUTTON LIFE INSURANCE COMPANY	CA	1866219	1759321	106898	15248-	14571769	30532	96054	0	0
EMPIRE LIFE INSURANCE COMPANY	NE	20211	17618	1593	483-	258880	811	3614	24	3
EMPLOYEES LIFE COMPANY - MUTUAL	IL	29642	25501	4141	1226	507837	0	34	5	0

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EMPLOYEES MUTUAL BENEFIT ASSOC.	MN	48694	46150	2545	738-	87	24	623	0	0
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	464372	436496	27876	6902	4143446	1990	16795	29	1
EMPLOYERS MODERN LIFE COMPANY	IA	44080	38137	5943	78	1112962	11533	52509	25	9
EQUITABLE LIFE ASSURANCE SOC. OF U.S.	NY	47989964	46744109	1245855	229857-	28782264B	165020	2396693	5621	4187
EQUITABLE LIFE INS. CO. OF IOWA	IA	1318604	1218766	99838	27509	6247960	5334	51323	7	3-
EQUITABLE LIFE INSURANCE COMPANY	VA	411947	306014	105526	19755	2979811	0	493	0	0
EQUITABLE OF COLORADO, INC.	CO	34176	24703	9473	466-	612138	0	0	0	0
EQUITABLE VARIABLE LIFE INS. CO.	NY	3313624	3108244	205380	129	44942560	156681	373559	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	63161	50567	12594	2257	237184	2958	13586	2219	275
EXECUTIVE LIFE INSURANCE COMPANY	CA	5597532	5413623	183909	3255	34971210	167321	491475	0	0
FAIRFIELD LIFE INSURANCE COMPANY	DE	35667	21512	14156	3660-	143361	0	0	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	13823	11730	2093	296	155856	10594	20206	0	0
FAMILY GUARDIAN LIFE INSURANCE COMPANY	AZ	128841	50673	78168	5642	2856837	679	946	0	0
FAMILY LIFE INSURANCE COMPANY	WA	362698	322058	40641	6982	12152795	32893	143427	101	38
FAMILY SERVICE LIFE INSURANCE CO.	TX	104713	95236	9478	3174	124524	7	21	0	0
FARMERS AND TRADERS LIFE INSURANCE CO.	NY	151955	141205	10750	574	797665	0	2868	26	23
FARMERS NEW WORLD LIFE INSURANCE CO.	WA	1249603	989456	260147	42051	29456902	251372	626850	887	739
FARMLAND LIFE INSURANCE COMPANY	IA	81578	56395	25183	5256	1270539	5552	238510	2122	1510
FEDERAL HOME LIFE INSURANCE CO.	IN	445249	396577	48672	11637	4888669	9010	43560	3372	1804
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	1006496	926591	79905	18936	31274248	125815	438224	0	0
FEDERAL LIFE INS. CO. - MUTUAL	IL	239422	215758	23665	375	980231	123	783	1	0
FEDERATED LIFE INSURANCE COMPANY	MN	207425	113119	72306	8636	3239094	29767	172827	0	0
FIDELITY & GUARANTY LIFE INS. CO.	MD	549825	493998	55828	4042	10986534	107084	297967	127	70
FIDELITY BANKERS LIFE INSURANCE CO.	VA	228158	197836	30322	3689	6217183	11224	65189	1	0
FIDELITY LIFE ASSN A MUT LEG RES CO.	IL	238981	163352	75629	4689	11243821	0	7440	0	0
FIDELITY MUTUAL LIFE INSURANCE CO.	PA	1015014	966898	48115	5010	8041954	9680	17210	6	7
FIDELITY SECURITY LIFE INSURANCE CO.	MO	68222	55091	13131	563	2560920	20987	147582	200	123
FIDELITY STANDARD LIFE INSURANCE CO	DE	18159	10825	7334	168	0	0	0	0	0
FIDELITY UNION LIFE INSURANCE COMPANY	TX	747667	547202	200465	41822	10444404	49376	167457	0	0
FINANCIAL ASSURANCE, INC.	CO	161468	150434	11034	5398	3824508	5088	21499	0	0
FIREMAN'S FUND EMPLOYERS INSURANCE CO.	WI	324770	236354	88416	29740	3241340	21936	21946	1950	1082
FIREMAN'S FUND LIFE & ACCIDENT INS. CO	CA	8176	1223	6953	608	1512	0	0	0	0
FIRST COLONY LIFE INSURANCE COMPANY	VA	1637596	1524006	113590	23928	26342622	99199	226020	0	0
FIRST CONTINENTAL LIFE & ACCIDENT INS	UT	157244	141227	16017	5002	2012285	0	2011	1	7
FIRST DELAWARE LIFE INSURANCE COMPANY	CA	84437	79195	5242	6220-	39246	1877	1877	0	0
FIRST LIFE ASSURANCE COMPANY	OK	64987	59151	5836	2261	2212120	75224	103017	875	348
FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	180483	164842	15641	1426	5739	84197	182833	0	0

TABLE I
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS: INS. WRITTEN THIS YR.	KANSAS: INS. IN FORCE	KANSAS: A & H PREMS EARNED	KANSAS: A & H LOSSES INCURRED
FIRST PYRAMID LIFE INS. CO. OF AMERICA	AR	289374	282252	7122	240	2343499	2933	28463	0	0
FIRST UNITED LIFE INSURANCE COMPANY	IN	39804	36375	3429	22	208402	0	267	0	0
FIRST VARIABLE LIFE INSURANCE CO.	AR	338147	328961	9186	822	537	0	0	0	0
FIRSTMARK STANDARD LIFE INSURANCE CO.	IN	120068	106928	13140	1621	631159	0	1283	104	5
FORD LIFE INSURANCE COMPANY	MI	146534	109795	36738	2064	5925	12970	111353	1016	433
FOREMOST LIFE INSURANCE COMPANY	MI	68935	42455	26480	2626	1704923	2504	5225	5	1
FORT DEARBORN LIFE INSURANCE CO.	IL	43492	31442	12050	1804	8490148	0	5	0	0
FRANKLIN LIFE INSURANCE COMPANY	IL	3187075	2721375	465700	91996	21664963	107994	391762	149	138
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	29302	20923	8379	566	4052727	0	0	0	0
FREEDOM LIFE INSURANCE CO. OF AMERICA	MS	4144	133	4010	170	7674	50	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	68148	49506	18642	378	495717	963	818	48	16
GENERAL AMERICAN INSURANCE COMPANY	MO	12475	7599	4876	576	98623	0	0	0	0
GENERAL AMERICAN LIFE & ANNUITY COMPAN	MO	5277	150	5127	311	4322	0	0	0	0
GENERAL AMERICAN LIFE INSURANCE CO.	MO	3204454	3060451	144003	9920	60934693	93883	734310	1919	2755
GENERAL LIFE INS. CORP. OF WISCONSIN	WI	87667	81158	6449	247	2262169	760	13566	0	0
GENERAL REASSURANCE CORPORATION	CT	755423	663662	91761	11749	109642147	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	MO	29197	21459	7538	856	290247	1600	4105	2	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	250082	226227	23885	5326	5439916	242	1015	[illegible]	0
GERBER LIFE INSURANCE COMPANY	NY	38352	26278	12075	3733	1577665	11049	10715	31	1
GLOBE LIFE AND ACCIDENT INSURANCE CO.	OK	438515	265978	172537	53967	15437919	130996	471549	5078	2210
GLOBE LIFE INSURANCE COMPANY	IL	470287	445811	24476	5606	9025374	94772	124685	1287	487
GOLDEN RULE INSURANCE COMPANY	IL	182061	136766	45295	12033	1492134	2169	6259	1034	606
GOLDEN STATE MUTUAL LIFE INS CO	CA	111826	106173	5653	232	4803	0	0	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS C	TX	231904	213021	18883	2054	1374542	1399	6874	0	0
GREAT AMERICAN RESERVE INSURANCE CO.	TX	380230	306379	73851	7818	4683912	1908	13454	64	37
GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	663999	546999	117000	99794	11254855	18765	70842	170	58
GREAT WEST LIFE ASSURANCE COMPANY	CN	4035512	3973172	62340	1466886	36192828	85985	248362	444	517
GROUPAMERICA INSURANCE COMPANY	CT	15000	843	14158	492	1935	0	0	0	0
GUARANTEE AMERICAN LIFE COMPANY	NE	3884	49	3835	243	0	0	0	0	0
GUARANTEE MUTUAL LIFE COMPANY	NE	483311	441250	42061	457	6483696	214685	561863	1081	445
GUARANTEE RESERVE LIFE INSURANCE CO.	IN	53315	45250	8065	1139	606198	1771	4371	33	6
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	370589	356542	14047	492	89986	499	599	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	132847	113660	19187	3402	2310173	9276	23531	202	43
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	74805	67925	6880	1834	1616541	1000	52101	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	3172289	2948997	223292	17415	54101223	38675	190514	1105	773
GUARISMAN LIFE INSURANCE COMPANY	IA	146685	119472	27213	5218-	7565728	20505	155528	0	0
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	47214	33064	14150	1910	967631	0	2209	1	1
GULF LIFE INSURANCE COMPANY, INC.	FL	1162678	922469	240208	65755	9125940	0	1295	0	0

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HARTFORD LIFE & ACCIDENT INSURANCE CO.	CT	976133	780687	195447	33983	42780030	9687	120765	289	38
HARTFORD LIFE INSURANCE COMPANY	CT	2184073	2107904	76169	6029	1647734	13387	93275	1584	1431
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	941144	935600	5544	4691	4279	0	0	0	0
HARVEST LIFE INSURANCE COMPANY	MI	78584	66712	11872	1929	960105	8731	27564	1288	525
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	30728	25452	5276	82	991020	5451	8748	1	0
HEALTH INSURANCE OF VERMONT, INC.	VT	6111	3197	2915	385	0	0	0	1	0
HERITAGE LIFE INSURANCE COMPANY	AZ	64607	50493	14114	943	2984672	5200	14748	107	24
HOME LIFE FINANCIAL ASSURANCE CORP.	FL	121507	101458	20049	1059	3096757	11	16	0	0
HOME LIFE INSURANCE COMPANY	NY	2510601	2380832	129768	3312	20778218	10533	78553	386	477
HOME OWNERS LIFE INSURANCE COMPANY	IL	67869	58369	9500	1933	1216012	0	0	0	0
HOMESTEADERS LIFE COMPANY	IA	44655	41858	2797	100	220466	582	4561	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	1147845	975428	172417	21001	7913138	14806	68018	51	58
HOWARD LIFE INSURANCE COMPANY	CO	24540	22383	2157	68	124853	719	3209	0	0
HUDSON LIFE REASSURANCE CORPORATION	FL	25536	12230	13306	1044	9846546	0	0	0	0
HUMANA INSURANCE COMPANY	MO	25164	13800	11363	2249	178	0	2	11	11
IDS LIFE INSURANCE COMPANY	MN	5869833	5695629	174204	23351	16604561	57047	186570	232	98
INA LIFE INSURANCE COMPANY	CA	2188273	2095980	92293	14361	5592074	9475	34089	10	0
INDEPENDENCE SQUARE LIFE INSURANCE CO.	PA	7749	530	7219	183	4	0	0	0	0
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	664126	597953	66174	2158	6148179	57177	130017	138	14
INDIANAPOLIS LIFE PENSION AND INS. CO.	IN	43614	36560	7054	1672	1160564	10856	31867	0	0
INDIVIDUAL ASSURANCE COMPANY - L. H &	MO	14265	8454	5811	331	1424321	22239	60698	435	217
INTEGON LIFE INSURANCE CORPORATION	NC	426091	364074	62017	20150	12926273	18144	122905	65	50
INTEGRITY LIFE INSURANCE COMPANY	AZ	146804	97153	49651	475	416878	0	0	51	0
INTER AMERICAN INS. CO. OF ILLINOIS	IL	20331	16094	4237	59	590694	2721	2735	0	0
INTER-OCEAN INSURANCE COMPANY	IN	225142	154346	70796	15897	2442225	18564	40146	745	653
INTER-STATE ASSURANCE COMPANY	IA	15513	6888	8625	3927	457748	18765	8682	106	108
INTERFAITH LIFE INSURANCE CO.	PA	4123	220	3903	217	150	0	0	0	0
INTERNAT'L FINANCIAL SERVICES LIFE INS	FL	3935	374	3561	161	403100	0	0	0	0
INVESTORS GUARANTY LIFE INSURANCE CO.	CA	61327	44938	16390	1939	3020008	431	15631	1	2
INVESTORS HERITAGE LIFE INSURANCE CO.	KY	87211	78578	8633	1772	2301905	2	2	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	44980	30543	14438	1871	784330	1395	15132	0	0
INVESTORS LIFE INS. CO. OF NORTH AMERI	PA	763061	741098	21963	5604	3213482	19	24051	0	0
INVESTORS TRUST ASSURANCE COMPANY	IN	14586	10444	4144	861	232894	0	0	0	0
ISL LIFE INSURANCE COMPANY	TX	26275	23279	2996	247	173871	0	279	0	0
ITT LIFE INSURANCE CORPORATION	WI	291214	194942	96271	14661	8004349	3873	15852	34	14
ITT LYNDON LIFE INSURANCE COMPANY	MO	144785	103217	41568	1207	5934807	1811	1785	2	17
J.C. PENNEY LIFE INSURANCE COMPANY	VT	333463	254520	78943	10837	9637167	0	0	511	129

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JACKSON NATIONAL LIFE INSURANCE CO.	MI	1576452	1447520	128932	6516	25811	275357	690468	0	0
JEFFERSON NATIONAL LIFE INSURANCE CO.	IN	275470	241413	34057	4211	4613723	10857	37580	9	5
JEFFERSON STANDARD LIFE INSURANCE CO	NC	1703511	1283994	419517	58055	7524066	235	14405	0	0
JEFFERSON-PILOT PENSION LIFE INS. CO.	NC	239100	233778	5322	524-	0	0	0	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	967763	885357	82406	7603	3893901	6515	14890	986	844
JOHN DEERE LIFE INSURANCE COMPANY	IL	164997	144622	20375	3905	3792168	1744	2639	5	2
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	26256393	25298744	957648	155926	58973210	56915	615965	1396	1029
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	431965	365889	66076	62397-	2824754	30497	93891	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	1064079	931758	132321	16352	10036691	224808	547991	290-	322
KEMPER INVESTORS LIFE INSURANCE CO.	IL	2904667	2874355	30312	10975	765981	2411	3457	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	39536	36074	3462	805	383094	0	218	0	0
KENTUCKY CENTRAL LIFE INSURANCE CO.	KY	538369	480080	58290	6765	18002004	81039	193698	0	22
KEYSTONE PROVIDENT LIFE INSURANCE CO.	RI	2169288	2107398	61890	17513	1920049	6880	17804	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	301790	273678	28113	1679	5888479	12003	65840	9	0
LAYMEN NATIONAL LIFE INSURANCE CO.	IN	26411	22442	3969	567	324697	1832	8707	2	1
LIBERTY AMERICAN ASSURANCE COMPANY	NE	7015	4300	2715	398	161090	0	0	0	0
LIBERTY LIFE ASSURANCE CO. OF BOSTON	MA	693327	658515	34812	570	8042033	1113	5117	997	703
LIBERTY LIFE INSURANCE COMPANY	SC	693204	598546	94657	8336	11213179	11129	16696	6	10
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	2475720	1822046	653673	60291	16969729	13	302	4	2
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	55745	48642	7103	1318	1912954	111	2118	0	0
LIFE INSURANCE COMPANY OF CINCINNATI	OH	62758	41224	21534	2683	1634523	65	146	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	37404	21783	15621	1757	562588	0	0	0	0
LIFE INSURANCE COMPANY OF NORTH AMERIC	PA	1237963	891732	346230	41072	12717273	7260	25508	2223	1836
LIFE INSURANCE COMPANY OF THE SOUTHWES	TX	312809	279200	33609	4754	5695094	3257	77196	151	75-
LIFE INSURANCE COMPANY OF VIRGINIA	VA	1984936	1747500	237436	59852	33445392	9752	26921	7	0
LIFE INVESTORS INS. CO. OF AMERICA	IA	790147	681134	109013	14280	7056374	125746	106358	1259	834
LIFE OF INDIANA INSURANCE COMPANY	IN	23853	20162	3691	731	233487	7585	8307	488	193
LIFE OF MID-AMERICA INSURANCE CO.	IA	2000	0	2000	529-	267682	0	0	0	0
LINCOLN AMERICAN LIFE INSURANCE CO.	TN	100668	89399	11270	206	1427498	249	5033	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	127943	104151	23792	3398	3051773	8389	27569	118	341
LINCOLN LIBERTY LIFE INSURANCE CO.	NE	91868	84640	7228	6478-	4220456	0	0	0	0
LINCOLN LIFE AND CASUALTY COMPANY	NE	45082	40844	4238	474	160336	0	1363	36	8
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	17765	16074	1691	323-	123518	0	66	0	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NE	58717	48418	10299	606	618540	20859	45117	4	0
LINCOLN NATIONAL LIFE INSURANCE CO.	IN	5073674	4660373	413301	196355	129942632	40281	205515	14909	4184
LINCOLN NATIONAL LIFE REINSURANCE CO	DC	96237	86200	10037	400-	10324485	0	0	0	0
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	4025570	3913334	112236	24954	507383	0	0	0	0
LINCOLN SECURITY LIFE INS. CO. OF CONN	CT	6226	1299	4926	183	239805	243	243	0	0

TABLE 1
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
LOMAS FINANCIAL SECURITY INSURANCE CO.	AZ	94935	49057	45879	1168	1159608	0	518	3	1
LONE STAR LIFE INSURANCE COMPANY	TX	198140	179190	18950	5106-	1878860	628	12863	666	228
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	111945	89293	22652	1732	4238856	14701	31876	588	312
LOYALTY LIFE INSURANCE COMPANY	MI	116149	99346	16803	6803-	6632484	2668	26473	9	11
LUMBERMEN'S LIFE INSURANCE CO.	IN	17695	13639	4056	1140	537024	0	390	0	0
LUTHERAN BROTHERHOOD VAR INS PRODUCTS	MN	4988	474	4514	373-	3744	0	0	0	0
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	529068	499641	29427	4501	11494706	75000	112327	76	4
MANHATTAN LIFE INSURANCE COMPANY	NY	931811	903024	28787	5500	22893689	15864	116787	0	0
MANHATTAN NATIONAL LIFE INSURANCE CO.	ND	195314	187671	7644	2690-	3790361	5669	28780	0	0
MANUFACTURERS LIFE INS CO OF AMERICA	PA	59719	30168	29550	2713-	403919	35	35	0	0
MANUFACTURERS LIFE INSURANCE COMPANY	CN	5571268	5348303	0	0	40845	9958	80834	25	14
MARK TWAIN LIFE INSURANCE CORPORATION	OK	13338	11029	2309	681	71161	48	304	168	47
MARQUETTE NATIONAL LIFE INSURANCE CO.	IL	262063	240425	21638	2182	726	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	190981	162105	28876	756	3984136	4036	21150	2	4
MASSACHUSETTS INDEMNITY & LIFE INS. CO	MA	548803	473250	75553	7046	11'957279	703229	1218339	946	232
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	15578620	14830142	748478	79881	68635562	123830	679061	1980	1465
MAYFLOWER NATIONAL LIFE INSURANCE CO.	IN	5932	3250	2683	344	122338	321	277	1	0
MBL LIFE ASSURANCE CORPORATION	OH	93034	76148	16886	6725	2796938	21107	70773	0	0
MEDICO LIFE INSURANCE COMPANY	NE	17939	11887	6052	308	22973	36	407	354	117
MERCANTILE & GENERAL REINS. CO., PLC	MI	87933	75724	12210	2372	13168279	0	0	0	0
MERCHANTILE & GEN LIFE REASSUR CO OF A	DE	35744	8533	27211	1414	2296055	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	307219	254569	52650	8830	3177982	41415	65045	0	0
METLIFE SECURITY INSURANCE COMPANY	NJ	662656	631432	31224	10962	116480	0	0	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	1779432	1678422	101011	75094-	23674560	74756	118432	0	0
METROPOLITAN LIFE INSURANCE COMPANY	NY	76494165	73802894	2691271	169662	482799703	259131	2712446	5357	4080
METROPOLITAN TOWER LIFE INSURANCE CO.	DE	11449	5435	6014	2261-	89417	0	10	0	0
MIC LIFE INSURANCE CORPORATION	DE	144505	129578	14927	8848-	6696492	7838	10783	76	41
MID-AMERICA INVESTORS LIFE ASSURANCE C	IL	102474	94395	8079	104-	929876	0	50	0	0
MID-CONTINENT LIFE INSURANCE CO.	OK	93793	73023	20770	2469	3552775	15263	69853	1	0
MID-SOUTH INSURANCE COMPANY	NC	32365	21167	11198	4045	400568	0	0	0	0
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	401353	312180	89174	13953	17645332	16763	81058	0	0
MIDWEST LIFE INSURANCE COMPANY	NE	103367	99089	4278	354	2383424	4	56	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	227107	176553	50553	2586	2975395	194	1955	0	0
MINISTERS LIFE, A MUTUAL LIFE INS. CO.	MN	144538	128656	15882	2803	1099601	1166	8541	188	122
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	3093750	2958167	135583	2357	64520337	240802	1289898	721	537
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	37031	32118	4913	580-	418238	41308	68655	18	6
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	8365	4111	4254	116	69456	21	1800	0	0

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MML BAY STATE LIFE INSURANCE COMPANY	MO	28495	6471	22024	1270	19661	58	1993	0	0
MML LIFE INSURANCE COMPANY	DE	27483	22078	5405	147-	603636	130	825	0	0
MML PENSION INSURANCE COMPANY	DE	128029	109695	18334	79	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	186568	129461	57107	119251	1567743	25887	96691	29	8
MODERN PIONEERS' LIFE INSURANCE CO.	AZ	7715	5492	2223	118	165517	3	87	0	0
MONARCH LIFE INSURANCE COMPANY	MA	1756808	1643231	113577	22762-	4925435	38451	98513	1948	891
MONTGOMERY WARD LIFE INSURANCE CO.	IL	285183	198717	86465	27260	6774905	13535	90132	1385	714
MONUMENTAL GENERAL INSURANCE COMPANY	MD	102965	82301	20664	2535	6199234	5709	16276	239	118
MONUMENTAL LIFE INSURANCE COMPANY	MD	660877	592552	68325	12303	7019027	17940	82453	18	49
MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	314031	290153	23877	1831-	2535937	23084	40113	0	0
MONY PENSION INSURANCE CORPORATION	DE	1141951	1125918	16033	4164	0	0	0	0	0
MUNICH AMERICAN REASSURANCE COMPANY	GA	86339	63795	22544	2586	10419470	0	0	0	0
MUTUAL BENEFIT LIFE INSURANCE CO.	N.J	9444085	9176062	268023	44247	50761019	34552	519190	6254	4868
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	10138178	9630008	508170	1492-	51418008	91263	508015	2879	1281
MUTUAL OF AMERICA LIFE INSURANCE COMPA	NY	2887588	2756202	131386	8654	2263910	1096	4409	33	12
MUTUAL OF OMAHA INSURANCE COMPANY	NE	2283044	1575280	707764	55559	5905795	0	0	13134	9060
MUTUAL SECURITY LIFE INSURANCE CO.	IN	575957	555612	20345	3723	4597054	10855	39674	1313	822
MUTUAL SERVICE LIFE INSURANCE CO.	MN	378772	355365	23407	3120	2959311	228	7885	22	13
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	387339	353570	33769	1396	1767376	269	2302	1	0
NATIONAL AMERICAN LIFE INS. CO. OF PEN	PA	118300	70078	48223	1574	233627	0	2565	0	1
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	1568882	1539445	29438	24272-	3453131	13237	70350	271	180
NATIONAL FARMERS UNION LIFE INS. CO.	CO	124621	117528	7093	1796	1722868	30505	122107	330	224
NATIONAL FIDELITY LIFE INSURANCE CO.	MO	388189	356603	31586	6318	4112307	27215	137031	674	432
NATIONAL FOUNDATION LIFE INSURANCE CO.	DE	62417	50196	12221	2043	81370	0	230	70	125
NATIONAL GUARDIAN LIFE INSURANCE CO.	WI	283463	258300	25163	2856	3499169	1881	43714	10	1
NATIONAL HEALTH INSURANCE COMPANY	TX	24743	14581	10163	3303	28289	315	431	1639	1117
NATIONAL HOME LIFE ASSURANCE CO.	MO	2066351	1983102	83249	14052	8074386	5486	78962	1118	681
NATIONAL INVESTORS LIFE INS. CO.	AR	682204	967058	284854-	1201 -	140362	0	407	0	0
NATIONAL LIFE INSURANCE COMPANY	VT	3100904	2910450	190455	9861-	19941359	18253	86991	108	35
NATIONAL MOTOR CLUB LIFE & ACCIDENT IN	TX	10517	4213	6304	51c	4466	0	0	0	71
NATIONAL OLD LINE INSURANCE COMPANY	AR	333358	246642	86716	19519	4033675	21867	249063	328	180
NATIONAL PENSION LIFE INSURANCE COMPAN	VT	42130	33690	8440	1356	642	0	0	0	0
NATIONAL RESERVE LIFE INSURANCE CO.	SD	180024	131958	48066	7963	1571422	729	57504	6	1
NATIONAL STATES INSURANCE COMPANY	MO	31695	21342	10353	2338	3920	0	2	10	4
NATIONAL TRAVELERS LIFE COMPANY	IA	193581	174257	19324	2219	1976931	13651	43465	471	333
NATIONAL WESTERN LIFE INSURANCE CO.	CO	561905	522495	39410	7016	3320806	7024	38658	0	0
NATIONWIDE LIFE INSURANCE COMPANY	OH	5377375	5105625	271750	58131	16810494	418	6393	1057	845
NATIONWIDE VARIABLE LIFE INSURANCE CO.	OH	8238	168	8070	367	0	0	0	0	0

TABLE 1
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LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
NEW AMERICAN LIFE INSURANCE COMPANY	MO	22852	16747	6105	832	383523	1843	9999	0	0
NEW CENTURY LIFE INSURANCE COMPANY	CA	11525	537	10898	137	6650	0	0	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	97656	84901	12755	1991	0	0	0	81	0
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	10907567	10489949	417618	11810-	52185874	135826	620864	771	410
NEW ENGLAND VARIABLE LIFE INSURANCE CO	DE	11051	2637	8414	294	101417	1664	5238	0	0
NEW JERSEY LIFE INSURANCE COMPANY	NJ	167526	161561	5965	2296	1231960	606	5998	0	0
NEW YORK LIFE & HEALTH INSURANCE CO.	DE	11336	84	11252	473	0	0	0	0	0
NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	3955981	3801011	154969	38620-	29259857	176078	422493	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	27977512	26409888	1567625	187131	178884038	303135	2209064	6055	4817
NN INVESTORS LIFE INSURANCE CO., INC	IA	261119	212674	48444	11400	2167511	21	28	2634	1457
NORTH AMERICAN CO FOR LIFE & HEALTH IN	IL	616305	507821	108484	26989	20661765	35063	285078	127	119
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	725922	673835	52086	11993	22397538	21223	65405	1265	647
NORTH AMERICAN REASSURANCE COMPANY	NY	552478	495367	57111	15424-	75337801	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	115779	104033	11745	1055	3539284	13981	21503	303	85
NORTHBROOK LIFE INSURANCE COMPANY	IL	230016	192965	37050	1966	2805097	82045	89055	5224	4315
NORTHERN LIFE INSURANCE COMPANY	WA	830070	772074	57996	11991	4833902	1619	38627	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	17897884	17060290	837594	14318	121022753	345107	1848422	1520	555
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	3451529	3435090	216438	36930	50834328	177572	623636	1904	2309
NORTHWESTERN RETIREMENT INS & ANNUITY	WI	153781	130826	22955	5501	1648164	0	0	0	0
NRG AMERICA LIFE REASSURANCE CORPORATI	DE	206801	194575	12226	488	21040672	0	0	0	0
NWNL LIFE ASSURANCE COMPANY	MN	3728	115	3612	230	1335	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF N. C.	NC	200926	178746	22180	2199	3999541	20504	27304	0	0
OHIO LIFE INSURANCE COMPANY	OH	117198	100546	16652	4346	3176049	5866	17715	0	0
OHIO NATIONAL LIFE ASSURANCE CORP.	OH	90965	77215	13750	234	4629437	42026	55181	10	0
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	1112603	1036430	76173	4302	7244736	26795	45260	130	24
OHIO STATE LIFE INSURANCE COMPANY	OH	480365	388155	92210	15233	5258640	17286	33396	835	423
OLD AMERICAN INSURANCE COMPANY	MO	140748	106351	34397	2293	565532	9304	50319	512	152
OLD LINE LIFE INS. CO. OF AMERICA	WI	459043	371430	87613	1835	24706129	114100	269762	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	208980	183475	25505	3011	8939308	15249	15036	588	154
OLD UNITED LIFE INSURANCE COMPANY	AZ	8789	5110	3679	564	153590	16962	25957	465	113
OMAHA FINANCIAL LIFE INSURANCE CO.	MN	52217	32086	20131	77	3483582	3901	32629	301	181
OMNI LIFE INSURANCE COMPANY	DE	2706	374	2332	232	0	0	0	0	0
ORANGE STATE LIFE & HEALTH INSURANCE C	FL	18341	11338	7002	896	3250	0	0	3	1
ORION LIFE INSURANCE COMPANY	DE	1291	131	1160	106	0	0	0	0	0
OXFORD LIFE INSURANCE COMPANY	AZ	212676	126139	86537	6965	326189	361	2589	77	80
OZARK NATIONAL LIFE INSURANCE CO.	MO	99223	90968	8255	3754	2578357	126562	491554	301	159
PACIFIC FIDELITY LIFE INSURANCE CO.	CA	465395	447196	18164	3209	1143209	237	10464	29	12

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS			
							INS. WRITTEN THIS YR.	INS. IN FORCE	A & H PREMS EARNED	A & H LOSSES INCURRED
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	4617346	4393125	224221	14597	26953579	23544	130969	1790	642
PAN-AMERICAN ASSURANCE COMPANY	LA	47768	39212	8556	2608-	1827450	127	1019	0	0
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	1044641	960539	84102	4344	7461099	284	18894	9	11
PAUL REVERE LIFE INSURANCE COMPANY	MA	1179666	1074139	105527	27244	8885339	420	21711	1926	1001
PAUL REVERE PROTECTIVE LIFE INS CO.	DE	130206	112414	17793	4678-	1232462	3529	11552	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	637124	613740	23384	5325	280119	108	656	0	0
PENINSULAR LIFE INSURANCE COMPANY	FL	94786	72153	22633	32735	1299857	78	130	0	0
PENN DIVERSIFIED INSURANCE & ANNUITY C	MO	250835	237188	13646	2134	6353	0	1817	0	0
PENN INSURANCE AND ANNUITY COMPANY	DE	362555	345960	16595	2329-	10045140	35848	274303	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	3805778	3634779	170999	10592	22969621	52582	267949	66	16
PENNSYLVANIA LIFE INSURANCE COMPANY	PA	391115	327542	63573	11864	8373464	4617	55309	2312	1086
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	79026	74244	4782	790	649098	897	9326	3	123
PENSION LIFE INS. CO. OF AMERICA	NJ	13325	7482	5843	671	739103	128	1649	7	2
PEOPLES ACCIDENT INSURANCE COMPANY	NE	1536	1203	333	61	38678	580	8804	25	11
PHARMACISTS LIFE INSURANCE COMPANY	IA	2634	355	2278	173	51638	2380	11018	0	0
PHF LIFE INSURANCE COMPANY	MI	133374	122822	10552	830-	3360978	0	102	0	0
PHILADELPHIA AMERICAN LIFE INSURANCE C	PA	169694	149371	20323	1614-	4332437	1028	7350	20	23
PHILADELPHIA LIFE INSURANCE COMPANY	PA	1004544	880787	123757	1812	17639676	14626	59863	0	0
PHOENIX AMERICAN LIFE INSURANCE CO.	DE	72867	66774	6093	58	354746	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	4300851	4060306	240545	12638	61682508	25521	119199	514	451
PHYSICIANS LIFE INSURANCE COMPANY	NE	61791	50759	11032	2331	573962	2145	10672	0	0
PIEDMONT AMERICAN LIFE INSURANCE COMPA	DE	5724	3131	2593	244	117700	0	0	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	156806	141442	15364	5064	510049	2690	17633	0	0
PILOT LIFE INSURANCE COMPANY	NC	1201171	1012652	188519	57023	29531139	2847	71224	1147	954
PIONEER AMERICAN INSURANCE COMPANY	TX	9132	3606	5527	1943	1777912	6059	15160	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	82825	69822	13003	2192	1726080	2640	11302	809	370
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	139086	130008	9077	1176	1482765	1939	5538	2	0
PIONEER SECURITY LIFE INSURANCE COMPAN	TX	15044	9288	5756	486	2	0	0	0	0
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	72303	62002	10301	1655	280740	572	13302	12	0
PREFERRED RISK LIFE INSURANCE CO.	CO	97311	60847	36465	5486	1359747	4768	13065	39	28
PRESBYTERIAN MIN. FUND LIFE & ANNUITY	PA	44685	41510	3175	321	0	0	0	0	0
PRESBYTERIAN MINISTERS FUND	PA	328872	297634	31237	2342	1833015	2063	18278	0	0
PRINCIPAL LIFE INSURANCE COMPANY	IA	6188	386	5802	202	0	0	0	0	0
PRINCIPAL NATIONAL LIFE INSURANCE CO.	DE	307089	293982	13107	243-	0	0	0	0	0
PROFESSIONAL INVESTORS LIFE INS. CO.	OK	28829	20268	8561	560	110666	6091	8286	1747	501
PROTECTIVE LIFE INSURANCE COMPANY	AL	589686	501285	88401	11292	19332856	22384	106333	34	20
PROVIDENCE LIFE INSURANCE COMPANY	RI	303141	285911	17230	265	1809716	0	2951	0	0
PROVIDENT ALLIANCE LIFE INSURANCE CO	CA	251057	150067	100989	15494	3681096	7491	13077	132	55

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PROVIDENT LIFE & ACCIDENT INS. CO.	TN	2578814	2175681	403133	96341	55693658	36960	203937	1529	645
PROVIDENT LIFE INSURANCE COMPANY	ND	139458	125513	13945	1714	1522206	3951	9237	0	0
PROVIDENT MUTUAL LIFE INS. CO. OF PHIL	PA	2413157	2255437	157720	1012	15691096	14990	76106	255	65
PROVIDENT NATIONAL ASSURANCE COMPANY	TN	2863601	2756732	106949	14215	0	0	0	0	0
PROVIDENTMUTUAL VARIABLE LIFE INS. CO.	PA	9455	1870	7585	852-	64377	455	330	0	0
PROVIDERS FIDELITY LIFE INSURANCE CO.	PA	54602	33445	21157	752	282594	0	0	6	3
PRUCO LIFE INSURANCE COMPANY	AZ	610238	574370	35868	82168-	15976843	169770	200565	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	91139140	88710560	2428581	152192	560966167	566443	3700340	19309	14795
PURITAN LIFE INSURANCE COMPANY	RI	584373	401444	182929	94546	14599496	1075	7576	0	0
QUAKER LIFE INSURANCE COMPANY	OK	8482	7223	1259	190-	360198	2458	16495	0	0
RELIABLE LIFE INSURANCE COMPANY	MO	239368	195524	43844	4375	1295409	6722	21611	0	2
RELIANCE STANDARD LIFE INSURANCE CO.	IL	625848	542117	83730	20921	9157724	21170	38472	190	177
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	524844	491596	33249	9389	5154120	7503	63760	424	258
REPUBLIC-VANGUARD LIFE INS. CO.	TX	48396	28495	19901	2917	1836299	1063	9111	0	0
RESERVE LIFE INSURANCE COMPANY	TX	417358	260044	157314	30889	1408720	453	7457	1845	1251
RESERVE NATIONAL INSURANCE CO.	OK	32532	25774	6758	4466	160400	1337	2120	1618	568
ROCKY MOUNTAIN LIFE INSURANCE COMPANY	CO	4682	1425	3257	552	1129621	0	0	0	0
ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	31162	27615	3547	641	471113	764	8797	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CT	67637	30915	36722	1298-	1137657	518	4891	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	51037	43680	7357	602	410001	10	4212	1	0
SAFECO LIFE INSURANCE COMPANY	WA	1424884	1333032	91852	35179	15677202	12397	109001	708	389
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	10300	2153	8147	1255	247480	75	2788	0	0
SAVERS LIFE INSURANCE CO. OF AMERICA	MO	23789	6959	16830	244-	173543	3965	6570	597	307
SCOR RE LIFE INSURANCE COMPANY	TX	10234	4404	5830	886-	1582944	0	0	0	0
SECURITY ASSURANCE COMPANY	AZ	21741	12590	9152	849	1330187	16717	7992	53	9
SECURITY GENERAL LIFE INSURANCE CO.	OK	33280	29278	4002	2864	41207	15	487	777	580
SECURITY LIFE INS. CO. OF AMERICA	MN	40866	32277	8589	45 '	1229953	2191	3091	225	147
SECURITY LIFE OF DENVER INSURANCE CO.	CO	570970	405585	165385	13837	22397148	17	142	17	19
SECURITY MUTUAL LIFE INS CO OF NEW YOR	NY	521634	500633	21001	824	10654747	1538	8420	0	0
SECURITY MUTUAL LIFE INSURANCE CO.	NE	191239	174350	16890	1359	2957095	33067	140893	567	640
SECURITY NATIONAL LIFE INSURANCE CO.	UT	21185	18097	3088	87	167740	9	509	0	0
SECURITY NEBRASKA LIFE INSURANCE CO.	NE	4994	1214	3780	7	79176	10062	10063	0	0
SECURITY OF AMERICA LIFE INSURANCE CO	PA	101177	80593	20584	3927	3209210	0	0	0	0
SECURITY-CONNECTICUT LIFE INSURANCE CO	CT	456434	368041	88393	23215	27350968	47922	206877	12	4
SENTRY INVESTORS LIFE INSURANCE CO.	MA	20167	10187	9980	933	201339	0	0	0	0
SENTRY LIFE INSURANCE COMPANY	WI	886217	809807	76410	17012	7088510	4400	42611	2375	2126
SHELTER LIFE INSURANCE COMPANY	MO	174003	138879	35124	7371	2855730	44316	189882	4664	3128

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SMA LIFE ASSURANCE COMPANY	DE	768400	687801	80599	12778-	14705857	10110	20038	11	0
SOONER LIFE INSURANCE COMPANY	OK	40533	30616	9917	332-	1457858	30207	119015	4	1
SOUTHERN LIFE INSURANCE COMPANY	NC	200187	172813	27374	4660	1555946	0	167	7	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	928181	807708	120472	37664	8821755	488	12538	4	5
SOUTHWESTERN GENERAL LIFE INSURANCE CO	TX	108452	84419	24033	2897	714564	2041	6432	0	0
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	4893560	4778607	114954	32618	62252981	13	60	27	4
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	82213	60335	21878	316-	10040562	8435	49709	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	158465	137420	21045	7733	592123	155	12523	334	239
ST. PAUL LIFE INSURANCE COMPANY	MN	249794	207772	42023	5107	5577524	31190	96890	1409	964
STANDARD LIFE & ACCIDENT INS. CO.	OK	177271	148334	28937	5640	829530	1518	12139	1665	785
STANDARD OF AMERICA LIFE INSURANCE CO.	IL	93722	64418	29304	5918	3552002	1006	125383	83	47
STANDARD SECURITY LIFE INS. CO. OF N.Y	NY	172581	146297	26284	4985	3795584	300	2000	2	2
STATE BOND & MORTGAGE LIFE INS. CO.	MN	114078	106566	7512	1909	1410216	0	383	0	0
STATE FARM ANNUITY & LIFE INSURANCE CO	IL	4394	119	4275	222	0	0	0	0	0
STATE FARM LIFE INSURANCE COMPANY	IL	6508267	5687852	900415	63166	92806767	448039	1802324	0	0
STATE LIFE INSURANCE COMPANY	IN	159602	144839	14763	2184	1103935	3182	8385	5	3
STATE MUTUAL LIFE ASSUR. CO. OF AMERIC	MA	3464135	3302008	162127	19165-	30336860	15603	103676	1872	1397
STATES GENERAL LIFE INSURANCE COMPANY	TX	16000	12302	3698	645	48466	4	19	22	4
STATESMAN NATIONAL LIFE INSURANCE CO.	TX	12923	9225	3698	291	27864	5	125	8	4
STERLING INVESTORS LIFE INSURANCE CO.	FL	7739	4618	3121	456	122758	0	0	0	0
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	251133	209310	41823	1030	16898891	100217	316268	0	0
SUN LIFE ASSUR. CO. OF CANADA U.S.	DE	1968649	1882782	85867	11589-	2261405	0	0	0	0
SUN LIFE ASSURANCE CO. OF CANADA,TORON	CN	1765108	1727740	37368	0	26080443	6062	47958	124	114
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	1550823	1475923	74901	27503	4712148	541	3662	0	0
SURETY LIFE INSURANCE COMPANY	UT	138958	110877	28080	4153	3215479	580	8782	0	0
TANDEM INSURANCE GROUP, INC.	IL	37503	30848	6655	295-	76	0	0	0	0
TEXAS LIFE INSURANCE COMPANY	TX	149975	136283	13692	608	2858175	11676	20563	0	0
TIME INSURANCE COMPANY	WI	538733	317369	221364	30851	7774089	53620	221221	8424	5131
TRANS PACIFIC LIFE INSURANCE CO	CA	19781	9825	9406	1397	103317	97	83	7	3
TRANS WORLD ASSURANCE COMPANY	CA	84584	72166	12418	2590	1733108	277	2681	0	0
TRANSAMERICA ASSURANCE COMPANY	CA	33236	0	33236	15509-	12800166	75292	176431	0	0
TRANSAMERICA LIFE INS. & ANNUITY CO.	CA	3250483	3203290	47193	3356-	499804	0	1792	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	4051575	3749563	302002	75425	137144618	98569	501344	877	571
TRANSPORT LIFE INSURANCE COMPANY	TX	203821	154052	44769	16802	4302586	1646	7592	364	221
TRAVELERS INSURANCE CO. OF ILLINOIS	IL	320125	257749	62376	11990	8411979	60132	162653	92	20
TRAVELERS INSURANCE COMPANY	CT	25571766	24701191	870575	317158	144144744	47547	887983	11771	5496
UCL LIFE ASSURANCE COMPANY	OH	7176	1272	5904	370	0	0	0	0	0
UNDERWRITERS LIFE INSURANCE COMPANY	SD	6410	3119	3291	268-	151013	0	611	0	0

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UNION BANKERS INSURANCE COMPANY	TX	149910	128914	20996	9136	999493	489	6188	398	259
UNION BENEFIT LIFE INSURANCE COMPANY	PA	7936	4112	3824	123	88272	0	0	0	0
UNION CASUALTY COMPANY	NE	6700	3422	3278	1522	9464	1225	9464	8676	3740
UNION CENTRAL LIFE INSURANCE CO.	OH	1956231	1858825	97406	5889	15435809	112508	438465	2120	1084
UNION FIDELITY LIFE INSURANCE COMPANY	PA	194063	137378	56685	23980	834486	0	556	339	191
UNION LABOR LIFE INSURANCE COMPANY	MD	1380463	1345695	34768	4948	5956381	7	10136	463	602
UNION LIFE INSURANCE COMPANY	AR	126386	105401	20985	482-	6899969	1144	50128	0	0
UNION MUTUAL LIFE INSURANCE COMPANY	ME	3503887	3157056	346831	12619	4203320	268	11002	163	153
UNION SECURITY LIFE INS. CO. OF DELAWA	DE	97531	73470	24061	3971	3607221	145718	153085	1743	783
UNIONMUTUAL PENSION & INSURANCE CORP	ME	717583	699687	17896	987	0	0	0	0	0
UNIONMUTUAL STOCK LIFE INS CO OF AMERI	ME	1225018	1062044	162974	62813	22239017	53048	159426	4428	2614
UNITED AMERICAN INSURANCE COMPANY	DE	370491	293279	77212	31981	417669	1237	4099	3592	1231
UNITED COMPANIES LIFE INSURANCE CO.	LA	541184	509051	32133	7643	2001670	1392	4800	1	0
UNITED EQUITABLE LIFE INSURANCE CO	IL	44817	36700	8117	3289-	186917	19	173	503	352
UNITED FIDELITY LIFE INSURANCE CO.	TX	212621	185891	26730	12849-	4556913	2142	16240	64	5
UNITED FOUNDERS LIFE INSURANCE CO.	OK	121232	110962	10270	374	1227424	0	1199	19	25
UNITED INSURANCE COMPANY OF AMERICA	IL	1840289	967020	873270	61089	10770246	3285	20335	117	77
UNITED INVESTORS LIFE INSURANCE COMPAN	MO	212832	88219	124614	23806	13575801	139741	830450	0	0
UNITED LIFE & ACCIDENT INSURANCE CO.	NH	430524	385948	44576	12844	12536031	17250	37272	19	0
UNITED LIFE INSURANCE COMPANY	IA	52750	44803	7947	1945	1562907	14	47	4	5-
UNITED OF OMAHA LIFE INSURANCE CO.	NE	2750740	2496689	254051	23993	39341109	60166	284497	7996	5397
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	1113733	1067735	45998	6334	2658465	3	12	108	66
UNITED PRESIDENTIAL LIFE INS. CO.	IN	181049	156510	24540	3377	4015016	15771	30958	0	0
UNITED SERVICES GENERAL LIFE CO.	OK	22269	17919	4350	1153	1355380	6312	15190	0	0
UNITED SERVICES LIFE INSURANCE CO.	VA	439010	380963	58047	13108	3637075	6225	45606	0	0
UNITED WORLD LIFE INSURANCE CO.	IL	78527	66592	11935	1608	1026044	1593	10052	0	0
UNITY MUTUAL LIFE INSURANCE COMPANY	NY	317911	309146	8765	1589-	2116491	188	203	0	0
UNIVERSAL GUARANTY LIFE INSURANCE CO.	OH	87618	76171	11446	240	987675	0	0	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	63510	56130	7381	393-	620155	1043	2515	40	2
UNIVERSAL UNDERWRITERS LIFE INS. CO.	MO	59617	41626	17991	2814	2042598	13784	36536	127	54
UNIVERSITY LIFE INS. CO. OF AMERICA	IN	279794	542546	262751-	43-	19197	0	0	0	0
URBAINE LIFE REINSURANCE COMPANY	NY	21459	11510	9949	122	1656742	0	0	0	6
US LIFE CREDIT LIFE INSURANCE CO.	IL	84361	62683	21677	446	4338038	16850	36465	105	26
US LIFE INS CO IN THE CITY OF NEW YORK	NY	742890	667252	75638	19416	15337742	6358	47391	1287	1278
USAA ANNUITY AND LIFE INSURANCE CO.	TX	399506	383294	16212	4027	0	0	0	0	0
USAA LIFE INSURANCE COMPANY	TX	444163	389148	55014	4413	16221371	43076	145749	4	2
UTICA NATIONAL LIFE INSURANCE CO.	NY	32271	27314	4957	14	606305	0	0	0	0

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
VALLEY FORGE LIFE INSURANCE COMPANY	IL	248603	198718	49885	9029	11837919	31827	73763	42	25
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	5254035	5142168	111867	10122-	3664	0	0	0	0
VERMONT LIFE INSURANCE COMPANY	VT	44312	36308	8005	760	642	0	0	0	0
VETERANS LIFE INSURANCE COMPANY	IL	59574	41950	17824	2928	6633386	40485	58156	55	7
VISTA LIFE INSURANCE COMPANY	MI	24223	16181	8042	485	894385	7570	34703	487	155
VOLUNTEER STATE LIFE INSURANCE CO.	TN	284931	243144	41787	3607	4002912	11941	39760	1	0
VULCAN LIFE INSURANCE COMPANY	AL	79441	75774	3668	89-	2521659	4281	68154	132	85
WABASH LIFE INSURANCE COMPANY	IN	212108	194486	17622	5739	2470796	141	9147	2290	414
WASHINGTON NATIONAL INSURANCE CO.	IL	1572567	1404319	168248	38441	17807727	22753	107041	1936	1010
WASHINGTON SQUARE LIFE INSURANCE COMPA	PA	134077	123432	10645	1588	290432	0	0	0	0
WEST STATES INSURANCE COMPANY	CA	6165	4122	2043	111	87689	1672	2253	3	4
WESTERN & SOUTHERN LIFE INS. CO.	OH	3337442	2826664	510778	36821	24355899	14157	98528	138	230
WESTERN FIDELITY INSURANCE COMPANY	LA	5539	1805	3734	520	46492	0	0	2	0
WESTERN LIFE INSURANCE COMPANY	MN	383438	311443	71996	11886	5005480	2318	52778	235	93
WESTERN NATIONAL LIFE INSURANCE CO.	TX	1372680	1266358	106321	16817	2405337	4708	27754	0	0
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	133441	114977	18464	4693	3503459	14817	36191	0	0
WESTERN SECURITY LIFE INSURANCE COMPAN	AZ	53326	42773	10553	3171	2140355	0	0	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	191799	174583	17216	2224	5867151	69354	186071	29	15
WESTERN UNIVERSAL LIFE INSURANCE CO.	CA	1609	10	1599	11-	0	0	0	0	0
WESTERN-SOUTHERN LIFE ASSURANCE COMPAN	OH	321275	298078	23197	16961-	13391558	39985	82548	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	87882	66864	21018	2413	2164029	50	668	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	21036	13249	7787	1756	158522	234	456	0	0
WISCONSIN NATIONAL LIFE INSURANCE CO.	WI	169848	135438	34410	3454	2615381	358	866	3	0
WM. PENN LIFE ASSURANCE CO. OF AMERICA	IN	8726	2305	6421	676-	507428	2	2	0	0
WOODMEN ACCIDENT & LIFE COMPANY	NE	324478	293240	31238	1507	2055621	23551	118471	2880	1939
WORLD INSURANCE COMPANY	NE	97118	90495	6623	1691-	687707	323	4378	527	299
WORLD SERVICE LIFE INS. CO. OF COLORAD	CO	166289	164568	1721	34	2176913	1051	3080	18	12
WORLD SERVICE LIFE INSURANCE CO.	CO	181611	204673	23062-	3002	1195045	0	32489	30	21
XEROX FINANCIAL SERVICES LIFE INS. CO.	MO	11363	1290	10073	324	188	29099	0	0	0
ZALE LIFE INSURANCE COMPANY	AZ	22192	11874	10317	3704	378566	0	19	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	28088	17224	10864	1527-	683459	4144	4686	0	0
SUB-TOTAL		764894394	717613966	47030349	7592702	6605666621	13084607	57774009	391769	245469
GRAND TOTAL		767200560	719736949	47213532	7623660	6630295542	14863049	64571544	403921	253980

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS EARNED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	3927584	3632414	295169	53256	33068863	215011	745314	1828	1081
AMERICAN FRATERNAL UNION	MN	13170	12246	923	94	40880	13	362	1	2
AMERICAN SLOVENIAN CATHOLIC UNION	IL	26126	21820	4306	126-	47532	30	796	4	0
ASSURED LIFE ASSOCIATION	CO	36007	29737	6270	1067-	289210	108	150	0	0
BAPTIST LIFE ASSOCIATION	NY	12884	11839	1045	286	92965	50	1128	4	3
CATHOLIC ORDER OF FORESTERS	IL	210579	170038	40541	1583	745099	2813	6514	0	0
CATHOLIC WORKMAN	MN	13088	7939	5149	405	26705	60	933	0	0
CROATIAN CATHOLIC UNION OF U.S.A.	IN	5745	4035	1710	173	11514	178	763	1	1
CROATIAN FRATERNAL UNION OF AMERICA	PA	67799	59098	8701	74	354772	39	2057	5	4
CSA FRATERNAL LIFE	IL	48287	41013	7274	388	129149	0	58	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	236611	190586	46024	9513	667188	140	2804	0	0
INDEPENDENT ORDER OF FORESTERS	CN	1606602	1324804	281798	60391	13028353	37988	107670	0	0
KNIGHTS OF COLUMBUS	CT	1714947	1490930	224017	13224	10369435	59761	268098	0	0
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	48036	41597	6439	690-	146331	31	998	0	0
LUTHERAN BROTHERHOOD	MN	3256106	3008491	247616	42499	16232374	32030	161369	234	82
MENNONITE MUTUAL AID ASSOCIATION	IN	49570	38458	11112	2477	73509	1550	7017	4686	3528
MODERN WOODMEN OF AMERICA	IL	850908	745467	105442	12320	7226991	63260	174928	23	16
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	62650	46028	16622	1275	129079	0	42	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	9250	8024	1226	56	24322	50	664	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	13053	11218	1835	87	25351	0	14	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	103706	76778	26929	2290	270959	0	775	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	27498	8092	19407	3333	1153	0	17	0	92
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	28023	16023	12200	2525	85579	50	261	0	0
POLISH NAT'L ALL. OF THE US OF NA	IL	194342	171178	23164	2062	481959	10	696	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	64417	53190	11227	442	115208	9	564	0	0
ROYAL NEIGHBORS OF AMERICA	IL	340737	247623	93114	414	630158	2992	32315	0	0
SLOVENE NATIONAL BENEFIT SOCIETY	IL	41668	34781	6887	623	82748	173	2183	7	14
TRAVELERS PROTECTIVE ASSN. OF AMERICA	MO	15264	2331	12933	417	0	0	0	4	6
UKRAINIAN NATIONAL ASSOC., INC.	NJ	54746	38754	15993	2522	98417	7	161	0	0
WESTERN CATHOLIC UNION	IL	12333	11188	1145	404	59643	0	59	1	0
WESTERN FRATERNAL LIFE ASSOCIATION	IA	59878	51458	8420	207	263285	1432	4238	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	1320465	1182091	138374	16519	12335375	46-	1684	0	0
GRAND TOTAL		14472281	12789268	1683013	328059	97155707	417737	1524631	6799	4833

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1985, there were 733 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 17 foreign fraternal societies, 8 Kansas and 198 foreign fire and casualty companies, 1 reciprocal inter-insurance exchange, 16 Kansas and 480 foreign life insurance companies, 4 non-profit medical and hospital service corporations and 9 health maintenance organizations.

These insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division for our review a total of 22,142 forms and rates in 1985. The figures below show a breakdown of the work load of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1985. The number of forms received in 1985 represents a 19.6% increase over the number received in 1984.

	1985
Total number of policy forms, applications, inserts and riders received	19,889
Forms Approved	16,698 *
Forms Disapproved	6,122 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved record. The approved figures will include some instances where a form was counted disapproved initially, but subsequently approved following further communication with the company.

Review of Rate Filings

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies, rates charged by Blue Cross and Blue Shield and other non-profit service corporations, and rates charged by health maintenance organizations. An accounting of this Division's rate review activity during 1985 produced the following results, indicating a 5% increase in the number of rate filings received:

	1985
Rate Filings Received	2,253
Rates Filed	1,594 *
Rates Not Filed	880 *

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than originally requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* The rates filed and not filed will not reflect the number received as they include rates reviewed from a backlog of the past year. In like manner, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed record. The filed figures will include some instances where a rate was counted not filed initially, but subsequently filed following further communication with the company.

Market Conduct Reviews

To provide a method by which this department can more closely monitor the activities of insurance companies and Health Maintenance Organizations (HMO's) transacting business in Kansas, the Accident and Health Division is involved in a Market Conduct Review System. This system has allowed the maintenance of records of the activities of companies and HMO's, agents, and products solicited in order to identify and correct problems regarding policyholder and subscriber misunderstanding, misrepresentation, claim payments, etc. During 1985,

the Accident and Health Division participated in market conduct reviews of Centennial Life Insurance Company, a Kansas domicile company, and four Health Maintenance Organizations operting in Kansas. The HMO's examined were Kansas City Health Care, HMO Kansas Inc., Family Health Plan Corporation and Health Care Plus, Inc.

Company Admissions

As in previous years, increased effort was applied to the processing of applications for amended Certificates of Authority to include accident and health insurance. As a result of these efforts, 16 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1985.

Review of Company Advertising and Solicitation Practices

Approximately 612 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1985. Of this total, 254 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the submitting company. Companies are advised of possible violations of Kansas statutes and administrative regulations.

Consumer Assistance

This Division continued to be successful in avoiding the nonrenewal of accident and health policies by insurers. Companies that issue policies that are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Possible reasons for the nonrenewal of optionally renewable policies are adverse claims experience and the elimination of obsolete policy forms. Upon notification of the nonrenewal of such programs, this division negotiates with the company to arrive at an alternate solution, which is usually the renewal of policies with an appropriate increase in premium or the offering of a conversion to a similar form of coverage. Decisions of this nature enabled a large number of Kansans to continue their coverage without regard to past health history, age or other underwriting restrictions.

Another area of responsibility for this Division is responding to consumer complaints and inquiries. Our files indicate that in

1985, we received a total of 65 consumer rate and miscellaneous inquiries. It should be noted that this total number does not include those handled by telephone. During 1985, we received approximately 900 telephone inquiries and walk-in visits by consumers to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate increases. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1985, this division initiated a number of investigations, two of which resulted in the assessment of fines totaling $2,528.27. In addition to the above penalties, several agents' solicitation practices were investigated for violations of advertising rules and regulations. Several of these investigations resulted in the signing of cease and desist orders.

The Accident and Health Division continues to investigate areas which include: forms in use contrary to forms filed, use of policy forms and rates not filed, and advertising violations.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires administrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of $100 is required at the time of application and a $50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1985, there were 155 third party administrators registered in Kansas, 7 of which were registered during 1985.

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operation of Health Maintenance Organizations. As of December 31, 1985, 9 HMO's had been admitted to transact business in Kansas since the enactment of the Health Maintenance Organization Act in 1974. The Community Group Health Plan a/k/a Prime Health, Total Health Care, Kaiser Foundation Health Plan of Kansas City, Inc., Health Plan of Mid-America, Inc., are all non-profit HMO's operating in the greater Kansas City area. Family Health Plan, also non-profit, operates in the greater Newton and McPherson, Kansas areas. HMO Kansas, Inc., is a non-profit HMO, also a subsidiary of Blue Cross and Blue Shield of Kansas, which was admitted in 1984 and, as of December 31, 1985, operates in Wichita, Topeka, Hutchinson, Winfield, Salina, Junction City, Manhattan, Larned, Great Bend and Lawrence. Also included is the McPherson, Marion and Harvey County areas. Health Care Plus, Inc., originally admitted as a non-profit HMO in 1981, was readmitted on January 1, 1984, and then restructured as of September 1, 1984 to become a subsidiary corporation of a for-profit holding company, Health Care Plus of America, Inc. This change was initiated to facilitate the ownership of other subsidiaries, some of which operate HMO's outside the state of Kansas. Health Care Plus of America is owned by the Hospital Corporation of America. Health Care Plus, Inc., operates in Wichita, Great Bend, Hutchinson, Salina, Lawrence, Emporia and the greater Kansas City and Leavenworth, Kansas areas. Medplan, Inc., admitted in 1976, is licensed to operate in the greater Kansas City area as a for-profit HMO, as is Humana Health Plan of Kansas, admitted February 1, 1985.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract forms and rates used by an HMO operating in Kansas must be submitted for approval by this Department. Contract forms are required to contain a complete description of the health care services and benefits afforded, a list of facilities providing medical services, all exclusions and coverage limitations, must describe enrollment, re-enrollment and disenrollment criteria and describe procedures to be followed in the event of member grievances. Rates submitted for approval must be adequately justified using benefit cost data, utilization projections, enrollment projections and reflect anticipated costs for the operation of

the HMO in each community where they are authorized to transact business.

Projects Involving Health Maintenance Organization

Medplan, Inc., a Johnson County based HMO was originally admitted on June 22, 1976, however, had been considered inactive since shortly after the original admission. During 1985, this physician-owned group submitted a filing updating the original material and this filing was approved on July 2, 1985. This effectively allowed Medplan, Inc., to recommence operation as a health maintenance organization in the Kansas City, Kansas area. As of the end of the year, they were also actively pursuing admission in the State of Missouri.

During 1985, Kansas City Health Care, a non-profit staff model HMO operating in the greater Kansas City area was acquired by the Kaiser Foundation Health Plan of Kansas City, a subsidiary of Kaiser Permanente, California. This acquisition necessitated a number of filings to reflect the change in ownership, including Articles of Incorporation, Bylaws and a new Board of Directors. This acquisition was effective August 1, 1985.

Also during 1985, this Division completed a review of an application for a Certificate of Authority for Humana Health Plan of Kansas, Inc., to operate as a health maintenance organization in Johnson County. Our review commenced in 1984 and was pending at year-end. A Certificate of Authority was issued as of February 1, 1985. Subsequent to the original admission, this HMO received approval of expanding the original service area to also include Wyandotte County.

HMO Kansas, Inc., submitted three filings during the year that changed their operation in various service areas. Two filings expanded operations in two areas of the state and the other filing effectively suspended marketing efforts in Leavenworth and Wichita. The expansion filings added Franklin county to the Kaw Valley (Lawrence) program and added El Dorado and Wellington area physicians to the Southcentral Area program.

Projects Involving Blue Cross and Blue Shield

The Accident & Health Division has devoted a considerable amount of time to the review of various Blue Cross and Blue Shield matters. Major projects undertaken in 1985 were as follows:

1. In August of 1985, Blue Cross and Blue Shield advised this Department that they would not be seeking rate increases, which would have been effective January 1, 1986. Rate filings are normally submitted for approval to be effective on January 1 of each year, for their Non-Group, Farm Bureau, Plan D and Plan 65 and Community Rated (groups of less than 25 subscribers) categories of business. We requested actuarial and financial projections and data substantiating that the rates should, in fact, remain the same. Based on our review of this information it appeared that the current rates were reasonable in relation to the benefits provided.

   Inasmuch as there were no rate increases proposed by Blue Cross and Blue Shield, we did not find it necessary to conduct public rate conferences as had been held in past years.
2. Also in November of 1984, Blue Cross and Blue Shield of Kansas City advised this department that they would not be seeking in 1985 the additional rate increases for their "Tie-In" programs: over age 65 Medicare Supplement and Under age 65 Disability Supplement. Rate increases are usually sought for these programs to offset the higher benefit levels required due to an increase in the deductible for hospital benefits under Medicare. As with the Kansas Blue Cross and Blue Shield, we have requested data that would substantiate the current rates as adequate and not excessive through 1985. Our review of the information requested indicated that the current rates for the "Tie-In" were reasonable in relation to the benefits provided.
3. This Division was also involved in reviewing the rate increase requests made by Blue Cross and Blue Shield of Kansas City for their Direct Pay Conversion and their Direct Pay Underwritten contracts. After a thorough review of the increases requested, the department approved increased rates for both the standard option and the low option segments of the Direct Pay Conversion program. The monthly rates for the standard option, individual coverage were increased from $355.73 to $413.93 (16.4%) and for family coverage the monthly rates were increased from $598.49 to $696.40 (16.4%). For the low option program monthly individual coverage premium rates were increased

from $261.71 to $304.53 (16.4%) and for family coverage from $450.03 to $523.65 (16.4%). As of June 1985, there were 279 individual and 185 family contracts in effect in Johnson and Wyandotte counties. The department also approved the rate increases requested for the company's Direct Pay Underwritten business. The monthly rates for individual coverage increased from $146.32 to $182.14 (24.48%) and for family coverage from $246.38 to $306.69 (24.48%). As of June 1985, there were 187 individual and 75 family Direct Pay contracts in Johnson and Wyandotte counties.

4. In the past several years, this Division reviewed a number of proposals and support data from Blue Cross and Blue Shield of Kansas City wherein they proposed to rate their Medicare Supplement (Tie-In) program on an age and sex basis. After considerable discussions with the company, the department approved on December 17, 1985 a new benefit program for subscribers age 65 and over with rates based on the age and sex of the person insured.
5. In the fall of 1985, Blue Cross and Blue Shield of Kansas submitted for approval their "Cap Plus" rider. This rider will be offered to the company's merit rated group categories of business and provide a formal and contractual method of requiring prior authorization for most in-patient admissions. After receiving information regarding several questions this Division had about the rider, this form was approved for issuance in this state on December 19, 1985.
6. A filing submitted and reviewed for Blue Cross and Blue Shield of Kansas proposed a new benefit program called "Choice Care". This benefit program is to be marketed initially to groups located in Shawnee County as an additional option to the company's traditional benefit programs. Choice Care is, essentially, a "preferred provider" arrangement with Blue Cross and Blue Shield contracting with hospitals and ambulatory surgical centers. In consideration of a reduction of charges to Blue Cross and Blue Shield by the providers selected for the program, the benefit structure of the program is designed to encourage use of the "Choice Care" providers. In a separate filing, Blue Cross and Blue Shield of Kansas submitted for approval their "Choice Care Rider". This submission contained certain features of the

Choice Care program in rider form, to be used with existing Blue Cross and Blue Shield of Kansas basic programs. When Choice Care is marketed as a rider to an existing basic program, the only features used will be the designated Choice Care provider/allowable charge arrangement and payment of benefits and the prior authorization requirement. Both filings were approved by the department after a review of the benefits and rates offered.

7. Throughout each year both Blue Cross and Blue Shield organizations submit various other rate and form filings for review. These include one-case group filings and changes in various rating formulas, etc.

Involvement in Other Projects

1. In May of 1985, this Division was involved in holding seminars for employees of the Insurance Department regarding their state employee health insurance coverage. Four seminars were held in the Department and generally each session was well attended. The subject matter of these seminars related to the coverage offered to employees of the department by Blue Cross and Blue Shield, Health Care Plus and HMO Kansas.
2. Each year, this Division has undertaken the examination and audit of the following annual statements:
   A. Blue Cross and Blue Shield of Kansas
   B. Blue Cross and Blue Shield of Kansas City
   C. Delta Dental Plan of Kansas
   D. Vision Services Plan of Kansas, Inc.
   E. Family Health Plan
   F. Health Care Plus
   G. Prime Health
   H. Total Health Care
   I. Health Plan of Mid-America
   J. HMO Kansas
   K. Humana Health Plan of Kansas
   L. Kaiser Foundation Health Plan of Kansas City
3. In 1985, employees of this division participated in the following insurance related meetings and programs:
   a. Alcohol and drug abuse seminars sponsored by the Kansas Restaurant Association and Alcohol Servers Association.

b. "Strategic writing skills workshop" sponsored by the Kansas Public Health Association.
c. Participation in a policy examiners meeting at the National Association of Insurance Commissioners (NAIC) held at the Hyatt Regency in Kansas City.
d. Presented a speech to an honorary teachers society about the Insurance Department and its many functions and responsibilities to the citizens of Kansas.
e. Kansas Foundation for Medical Care (KFMC)—Planning and Program Development Committee meetings.
f. Participation in a feasibility study on Diabetes Education.
g. Participation in a Conference on Epilepsy.

4. To aid this department in the continued monitoring of Medicare Supplement benefits written in this state, the accident and health division initiated an investigation to determine if those insurance companies writing Medicare Supplement business in Kansas were in compliance with the minimum ratio requirements of 60% as required by K.A.R. 40-4-35.

On April 24, 1985, we sent correspondence requesting policy experience for all Medicare Supplement policies issued in Kansas. Correspondence was sent to approximately 60 companies writing Medicare Supplement business in Kansas. Upon receipt of this information, a thorough review of those "Experience Reporting Forms" was conducted and those companies that were issuing forms with less than a 60% loss were contacted again. A review was made of all company responses to determine if information from companies had been satisfactorily completed. Additional correspondence with these companies included requests for ten (10) year loss/ratio projections for all forms issued in Kansas.

Since the adoption of K.A.R. 40-4-35, approximately 170 Medicare Supplement policy forms have been approved and are subject to compliance with this law.

As of this printing, all information from this investigation has not been completely complied. However, the information collected will serve this Department as a reference when further rate increases are proposed by any of those companies included in this investigation.

5. During 1985, this division spent a considerable amount of time discussing with company officials of HMO's the adoption of quality assurance review programs. As a result of the discussions held and the apparent need for some type of evaluation program, this department will ask the 1986 Kansas Legislature to consider a legislative proposal which suggests that such evaluation be made a responsibility of the individual HMO's through a certification process and the services of an independent review organization acceptable to the Commissioner.
6. The Accident and Health Division has worked with the legal staff of the Department in developing criteria for the evaluation of out-of-state trust vehicles used in the procurement of group or group-type health insurance coverages. Due to the increase of usage of the trust vehicle, close scrutiny is placed on whether or not these trusts are set up solely for the purpose of procuring insurance. When such is the case, a determination is made as to the manner in which coverage would be lawfully solicited within Kansas. Another area presently being monitored is the development of association groups which have been organized or are maintained for the purpose of purchasing insurance. The Kansas Insurance Code expressly prohibits association groups from operating when they are organized or are maintained for these purposes. To monitor this, we have been evaluating such criteria as the following: review the articles of incorporation, review the bylaws, the timing of organization vs. the beginning of insurance solicitations, and the flow of funds between the officers of the association and the underwriting insurance companies. Our investigtion into these matters are in the infancy stages at this point in time. However, as we begin to see the proliferation of out-of-state trusts and association groups, more and more time and effort will be placed in monitoring and controlling these areas.
7. Throughout 1985, this division, in addition to the normal daily activities, participated in a variety of "special projects" of which some are outlined below:
   a. The Accident & Health Division assisted in formulating and publishing a bulletin concerning Senate Bill 19, which allowed insurance companies to negotiate and enter into contracts for alternative rates of payments with

health care providers. Guidelines which help avoid the possibility of contracting with illegal organizations were furnished in the bulletin.

b. A question/answer bulletin dealing with some of the problems with continuation of group coverage as established in K.S.A. 40-1805, 40-1905, 40-19c06 and 40-2209, was prepared by the Accident and Health Division. Explanations were given to insurers, via question/answer examples, to aid them in complying with the 6 month continuation requirement.

c. In recognition of the changes in hospital room and board charges, the Accident and Health Division researched room rates in Kansas hospitals as well as those in frequently utilized surrounding areas. This data was used in the formulation of new minimum dollar amounts for hospital room and board charges, required for converted policies by K.S.A. 40-2209(D). The new requirements were published and disseminated via our Bulletin 1985-5 on February 25, 1985.

d. During 1985, the Accident and Health Division spent a considerable amount of time in assisting Preferred Provider Organizations in developing contracts so as to set up health care management systems where they act as administrator/legal agent to manage, supervise and advise self-funded health care plans for employers. In order to promote preferred provider activity in Kansas, the Accident and Health Division has participated in the Department's development of a proposed law which would regulate and register preferred provider organizations.

8. This Division was also involved in the continuing process of reviewing and investigating the adequacy of current statutes and regulations in an attempt to propose more efficient and beneficial insurance legislation.

Selected Accident and Health Premium and Loss Information

In response to a number of inquiries, we are including financial information extracted from the 1985 annual statements of various medical indemnity corporation, non-profit medical and hospital service corporations and health maintenance organizations. This information appears in table form on the following pages.

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	57823	4159	9088	0	45298	1122	10652	0
FOREIGN LIFE COMPANIES	566690	24317	125599	1739	330517	6498	141767	5568
FRATERNALS	24620	0	0	0	11337	0	0	0
TOTAL	649133	28477	134687	1739	387152	7620	152419	5568

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1985

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	KANSAS PREMIUMS EARNED	KANSAS CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas	$386,419	$341,423	$48,097	($ 49)	$18,938	$252,456	$142,649	$109,807	$386,419	$341,423
Blue Cross and Blue Shield of Kansas City	233,943	201,542	27,298	6,469	9,238	92,624	60,750	31,874	34,462	32,049
TOTAL	$620,362	$542,965	$75,395	$6,420	$28,176	$345,080	$203,399	$141,681	$420,881	$373,472

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1985

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	AL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	KANSAS PREMIUMS EARNED	KANSAS CLAIMS INCURRED
Delta Dental Plan of Kansas	$4,706	$3,859	$868	$16	$190	$885	$592	$294	$4,706	$3,859
Vision Service Plan of Kansas	12	9	2	1	(4)	26	5	21	12	9
TOTAL	$4,718	$3,868	$870	$17	$186	$911	$597	$315	$4,718	$3,868

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 651 companies licensed to operate in Kansas. The following table is a comparison between the years 1984 and 1985 showing the number of filings received and handled by this division:

	1984	1985
Policy and Endorsement Forms Received	33,070	25,607
Policy and Endorsement Forms Approved	30,924	20,059
Policy and Endorsement Forms Disapproved	3,666	2,930
Rate Filings Received	7,801	6,411
Rate Filings Approved	6,555	6,977
Rate Filings Disapproved	1,757	1,179

Excess Lines

This division maintains a list of Insurers not authorized to do business in this state but who may accept business after complying with the provisions of K.S.A. 40-246e. Companies complying with this statute may accept business through properly licensed excess lines agents. A total of 324 agents held an excess lines license in 1984. Approximately 296 excess lines agents wrote 4,244 policies in 1984. The tax collected on these policies was received in 1985 and amounted to $840,449.18, as provided by K.S.A. 40-246c.

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See Tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. (A summary of the Kansas business for Fire, Casualty and Mortgage Guaranty companies can be found in this report.)

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. During fiscal 1985 $23,775,812.26 was collected in fees and premium taxes from Fire and Casualty companies. This represented a 5% decrease over 1984. Also collected during fiscal 1985 was $11,748,108 which represented the amount due on or before June 15 of that year as payment of the estimated tax due per K.S A. 40-252.

Firefighters Relief Fund Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1985, the Firefighters Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 460 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. The State Firefighters Relief Fund is generated by a tax imposed on insurance companies writing fire insurance coverages within the state of Kansas.

The distribution of the Fund was made as follows:

a. The Commissioner of Insurance sets aside the administrative expenses that have been approved by the legislature for this department in administering the Fund.
b. An amount equal to 3% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., for the education and study of fire prevention and fire extinguishment.
c. An amount equal to 5% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., to be used as a death benefit fund. The amount of this payment, however, cannot exceed the amount necessary to restore the balance of this Fund to $100,000.
d. The amount received by each association was based upon the amount of fire insurance written in the area served by that association.

Fire Marshal Tax

For the purpose of maintaining the department of the State Fire Marshal, K.S.A. 75-1508 requires each fire insurance company doing business in this state to pay to the Commissioner of Insurance on or before March 15, each year, such levy as may be made by the State Fire Marshal. The levy shall not be more than 1.25% of a sum equal to the gross cash receipts as premiums of such company on all fire business transacted by it in the state of Kansas during the preceding year. The tax collected pursuant to this statute was remitted to the State Treasurer pursuant to K.S.A. 75-1514.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1985 marked the fifteenth time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1985 also marked the fifteenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102,

except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers' Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	13,868,425	9,641,177	69.5%	40,967	8.1%
1983	3,734	1,250	9,531,379	7,678,544	80.6%	40,860	9.1%
1984	4,501	1,641	10,452,825	8,814,462	84.3%	45,308	9.9%
1985	6,971	5,715	19,321,006*	Not yet Available	———	46,705	14.9%

* Estimated as of December 31, 1985

Kansas Fair Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1981 through 1985.

Year	No. of Policies in Force of New & Renewal	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000
1983	11,691	3,751	1,797,000	761	1,381,000	76.9%	167,428,000
1984	11,307	4,093	1,849,000	798	1,268,000	68.6%	155,923,000
1985	9,961	5,804	2,583,000	583	1,252,000	48.4%	214,772,000

Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1982	34,169	16,236	2.47%
1983	23,245	9,588	1.66%
1984	16,581	8,145	1.14%
1985	6,580*	3,968*	.05%

* The figures contained herein are for the year ending June 30, 1985.

The number of private passenger pickups cannot be verified according to the Division of Vehicles; therefore, only registered autos are being used in the formula. This will have a tendency to overstate the percentage; however, the numbers used are more readily available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	No. of Claims
1981	$49,924.81	15
1982	20,225.73	18
1983	20,007.16	27
1984	27,244.64	16
1985	32,334.02	24

Self-Insurers (No-Fault Law)

A total of thirteen (13) firms qualified as self-insurers under the

Kansas Automobile Injury Reparations Act in 1985. To qualify for a Certificate of Self-Insurance, a comprehensive review of the financial condition of the individual or corporation is required. In addition, the applicant must submit other supporting information relative to claim handling procedures and must submit monthly report forms outlining claim activity. K.S.A. 40-3104(*d*) also requires that more than 25 vehicles be owned and registered in the State of Kansas. The self-insurers reported a total of 158 claims incurred during 1985 and total claim payments of $107,570.06.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1985, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $19,447,951. As required by the Act, the Fund provides excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety Company of Fort Scott, Kansas, issued approximately 260 policies during Fiscal year 1985. After profit years from FY 1977 through FY 1981 (total profit for these years was $1,457,262) the Plan has operated at a deficit for the latest four consecutive years. The Plan's total operating deficit has been $7,909,128.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $200,000/$600,000 professional liability losses. During 1985, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Statutory product liability statistics and closed claim reporting requirements, as set forth in K.S.A. 40-1130, continue to be received by the department. Additional policy year product liability-statistical reporting requirements of K.S.A. 1983 Supp. 40-1132 and 1983 Supp. 40-1133 became effective July 1, 1983. The initial company reports were due on October 28, 1983. Additional reporting requirements continue to exist in future years, with an annual due date of March 15. This division has complied and summarized the data for policy years 1977 through 1984.

Professional Liability Insurance

In addition to the collection and compilation of product liability closed claims, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claims reveals approximately 309 claims were closed in calendar year 1985.

Automobile Clubs

A total of 21 Automobile Clubs were licensed by this division in 1985 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 18 Premium Finance Companies were licensed by this division in 1985 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 651 companies were licensed by this division to transact the business of insurance in Kansas as of December 31, 1985. Many amendments to the Certificates of Authority were also processed in the division during the year.

Following are the corporate changes finalized in 1985:

Admissions	22

Cancellations	6
Name Changes	14
Mergers	1

(The above does not include Premium Finance Companies, Automobile Clubs or Rating Organizations.)

Admissions

The final administrative details of admitting a fire and casualty company are handled in this Division. A total of 22 Fire and Casualty companies were admitted during 1985.

Rate Filings

The year 1985, was also an active year for the submission of rate filings involving rate increases and decreases. A total of 6,411 rate filings were received in the division during 1985. This represents a decrease in number from 1984. The following is an analysis of the premium effect of all rate filings approved in the four major sections of this division during 1985:

Professional Liability	+$ 997,992.00
Automobile	+ 36,708,003.00
Fire	+ 3,968,065.00
Commercial Multi-Peril & Casualty	+ 19,841,977.00
TOTAL	+$61,516,037.00

Fire Insurance Grading's

This division reviewed 87 filings relating to fire insurance grading of cities, town, suburban districts, farm districts and contract districts in Kansas. The proposals were submitted by the Insurance Services Office, Inc., which is the only rating organization grading cities, towns, suburban districts, farm districts and contract districts in Kansas for the purpose of establishing base fire insurance rates. Thirty-two (32) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changes from class 10 to class 9	8
Changes from class 10 to class 9/10B	1
Changes from class 10 to class 8	5
Changes from class 9 to class 9/9A	1
Changes from class 9 to class 8	2
Changes from class 8 to class 7/9A	1
Changes from class 8 to class 7	5
Changes from class 8 to class 6	1
Changes from class 7 to class 6	7
Changes from class 6 to class 5	1

In addition, fifty-five (55) suburban districts, farm districts, and contract districts received a classification change.

Complaints and Inquiries

Personnel of this division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1985, the division handled numerous complaints directly from the consumer. Written inquiries handled by this division totaled 225 in 1985. In addition, numerous complaints and inquiries were handled direct by our personnel without creating written files.

Market Conduct Review

During 1985, this Division performed market conduct reviews involving seven (7) insurance companies. Reviews for four (4) companies were completed and placed on file as public documents. Reviews for two (2) companies are either pending or are in process. In addition, a follow-up market conduct review was performed on one (1) insurance company.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company depended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
   a. Reviewed to determine that the amount of refund was correct.
   b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals.
   a. Reviewed to determine that appropriate reasons for action taken were in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.

d. Reviewed to determine that the proper forms were used.

7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.
   b. Reviewed to determine proper use.
8. Complaint Register
9. Adverse Underwriting
   a. Reviewed for compliance with K.S.A 40-2404.
   b. Reviewed for proper reasons.
   c. Reviewed to determine that reasons were given in a timely manner.
10. Compliance with Other Statutes and Regulations

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the marketplace.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.
7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1985:

Company

1. Columbian National Title Insurance Company
2. Upland Mutual Insurance Company
3. Bremen Farmers Mutual Insurance Company
4. Kansas Mutual Insurance Company
5. Great Plains Mutual Insurance Company
6. West General Insurance Company
7. Western Fire Insurance Company
8. Western Indemnity Company, Inc.
9. Wheat Growers Mutual Hail Insurance Company

Market Conduct (Follow-Up) Reviews were conducted on the following company:

Town and Country Fire and Casualty Insurance Company, Inc.

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1985

(000) OMITTED

NAME	NET EARNED SUBSCRIPTIONS	TOTAL INCOME	COSTS OF HOSPITAL & MEDICAL BENEFITS	TOTAL DISBURSEMENTS	ADMITTED ASSETS	LIABILITIES	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	——KANSAS—— NET EARNED SUBSCRIPTIONS	COSTS OF HOSPITAL & MEDICAL BENEFITS
Community Group Health Plan dba Prime Health	$ 42,609	$ 47,778	$ 39,735	$ 47,217	$15,854	$14,004	$ 1,850	$ 7,261	$ 6,807
Family Health Plan	2,847	2,897	2,193	497	877	536	341	2,847	2,193
Health Care Plus, Inc.	41,481	43,058	32,077	41,983	11,747	11,278	469	41,481	32,077
Health Plan of Mid-America	850	908	1,467	1,792	1,838	2,119	(281)	585	587
HMO Kansas, Inc.	16,420	17,979	16,064	19,431	5,414	5,373	539	16,420	16,064
Humana Health Plan of Kansas, Inc.	190	272	273	578	879	287	592	190	273
Kaiser Foundation Health Plan of Kansas City, Inc.	6,637	7,258	6,357	8,289	1,231	4,467	(3,237)	457	438
Medplan, Inc.	47	48	37	71	59	71	(12)	47	37
Total Health Care	72,091	73,755	68,201	74,796	22,274	20,501	1,772	12,561	11,883
TOTAL	$183,172	$193,953	$166,404	$194,654	$60,173	$58,638	$2,033	$81,849	$70,359

Fire and Casualty Division Assists Consumers and Agents During Capacity Shortages

In 1985, the Fire and Casualty Division handled numerous requests for assistance in placing coverage, particularly for commercial liability risks. The division utilized a market survey which was sent to all admitted Property and Casualty writers in a September 30, 1985 bulletin issued by the commissioner. The survey requested companies to list the types of business they were currently writing in Kansas, including restrictions placed on risks written, and a company representative to contact for further information. The responses from companies were helpful in our efforts to locate coverage.

In response to severe market availability problems for several types of risks (e.g. Day Care Centers, Municipal Liability, Professional Liability, etc.) the department met with representatives from agencies and company underwriting departments to formulate a market assistance plan. The Kansas Insurance Assistance Plan was developed and was comprised of an advisory committee, a producer's committee and an underwriter's committee. The plan called for the department to act as the Advisory Committee and serve as the contact point for agents and policyholders needing assistance. The Kansas Insurance Assistance Plan was to be implemented January 1, 1986.

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	9709	6089	1517	2104	228
CENTRAL PLAINS INSURANCE COMPANY, INC.	KS	18581	1393	1000	16188	171
CENTRAL STATES INSURANCE COMPANY, INC.	KS	3110	472	500	2138	230
CIMARRON INSURANCE COMPANY, INC.	KS	24860	19369	1250	4241	2023-
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	2592	1478	500	614	568-
FARMERS INSURANCE COMPANY, INC.	KS	37545	28837	1750	6958	2914-
INSURED TITLES, INC.	KS	1062	384	305	373	49
KANSAS BANKERS SURETY COMPANY	KS	6468	2409	1250	2808	566
KANSAS FIRE AND CASUALTY COMPANY	KS	23652	15494	1000	7158	366
KFB INSURANCE COMPANY, INC.	KS	5865	3559	500	1866	247
PLAINS INSURANCE COMPANY	KS	14711	10710	1250	2751	613
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	KS	1799	870	503	426	79
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	7640	4114	600	2926	893
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	4501	1	1265	3235	277
WEST GENERAL INSURANCE COMPANY	KS	2593	1465	600	529	27
WESTERN CASUALTY & SURETY COMPANY	KS	529085	374554	5000	149531	6136
WESTERN FIRE INSURANCE COMPANY	KS	329486	199153	5000	125333	12216
WESTERN INDEMNITY COMPANY, INC.	KS	11404	634	2000	8770	993
TOTALS		1034661	670984	25790	337888	5105

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	8345	2985	5360	460
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	KS	4202	2074	2129	10-
FARM BUREAU MUTUAL INSURANCE CO., INC.	KS	124602	63370	61232	4745
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	78984	55179	23805	3455
GREAT PLAINS MUTUAL INS. CO., INC.	KS	5275	1131	4144	139-
KANSAS MUTUAL INSURANCE COMPANY	KS	3135	1508	1627	110
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	6592	3405	3187	418-
PATRONS MUTUAL INSURANCE ASSOC.	KS	8079	5523	2555	223
SWEDISH AMERICAN MUTUAL INS. CO. INC.	KS	1019	598	421	150-
UPLAND MUTUAL INSURANCE, INC.	KS	6830	2874	3957	140-
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	7908	326	7582	29
TOTALS		254972	138973	115999	8165

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS HAIL INSURANCE COMPANY	KS	63	3	60	4
MCPHERSON HAIL INSURANCE COMPANY	KS	667	133	534	27
WHEAT STATE MUTUAL INS. CO., INC.	KS	29	0	29	2
TOTALS		760	136	624	29

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS MUTUAL INS CO OF BARTON COUNTY	KS	2305	241	2064	474
TOTALS		2305	241	2064	474

TABLE B
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	16617	7255	9362	138
TOTALS		16617	7255	9362	138

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AETNA CASUALTY & SURETY CO. OF ILLINOIS	IL	1401883	1132714	3000	266169	39163
AETNA CASUALTY AND SURETY COMPANY	CT	8685243	7161640	25000	1498602	77048
AETNA FIRE UNDERWRITERS INSURANCE CO.	CT	43345	22569	2500	18276	4806
AETNA INSURANCE COMPANY	CT	4993177	4573287	10000	409890	293868-
AETNA REINSURANCE COMPANY	DE	78926	36713	5000	37213	5250
AFFILIATED FM INSURANCE COMPANY	RI	123735	77548	8750	37438	2636
AG SECURITY INSURANCE COMPANY	OK	5533	2735	350	2448	1776
AGRICULTURAL INSURANCE COMPANY	SD	5537	1573	2505	1459	213
AIDCO INSURANCE COMPANY	IA	12682	8091	1368	3223	660-
AIU INSURANCE COMPANY	NY	258146	206986	8000	43160	10729
ALEXANDER HAMILTON INS. CO. OF AMERICA	IL	14892	2276	2000	10616	1184
ALL AMERICA INSURANCE COMPANY	OH	39791	31773	2400	5617	475
ALLIANZ INSURANCE COMPANY	CA	190218	138506	10000	41712	3005
ALLIED FIDELITY INSURANCE COMPANY	IN	52910	40228	2400	10282	306
ALLSTATE INDEMNITY COMPANY	IL	40257	16774	2500	20983	3353
ALLSTATE INSURANCE COMPANY	IL	12670389	8993865	3000	3673523	431940
AMBAC INDEMNITY CORPORATION	WI	747580	509405	2000	236175	14199
AMCO INSURANCE COMPANY	IA	83106	60686	1300	21120	2597-
AMERICAN AGRICULTURAL INSURANCE CO.	IN	198579	137372	2366	58840	75
AMERICAN ALLIANCE INSURANCE COMPANY	AZ	7777	1590	2548	3639	437
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	210991	171890	2600	36501	2544
AMERICAN AUTOMOBILE INSURANCE CO.	MO	450196	365723	3500	80973	4697-
AMERICAN AUTOMOBILE INSURANCE CO. OF IL	IL	26409	15082	2554	8772	2464
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	291704	222725	5083	63896	5705
AMERICAN BONDING COMPANY	NE	5970	1706	1000	3265	351
AMERICAN CASUALTY CO. OF READING, PENN.	PA	396135	320791	2350	72994	11678
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	421001	349369	3000	68632	57645-
AMERICAN CENTRAL INSURANCE COMPANY	MO	6147	1	2500	3645	531
AMERICAN CONTINENTAL INSURANCE CO.	MO	74421	52870	2500	19051	1834-
AMERICAN CREDIT INDEMNITY CO.	NY	98162	40992	1500	55670	6259
AMERICAN DRUGGISTS INSURANCE COMPANY	OH	39310	65572	2350	28612-	16341-
AMERICAN ECONOMY INSURANCE COMPANY	IN	449746	330106	2500	117140	4730
AMERICAN EMPIRE INSURANCE COMPANY	OH	10006	3485	2350	4171	475
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	410277	331121	2500	76656	16817-
AMERICAN EXCEL INSURANCE COMPANY	IA	8970	5240	1000	2730	1924
AMERICAN FIDELITY INSURANCE COMPANY	OK	38286	25429	2500	10357	144
AMERICAN FIRE & CASUALTY COMPANY	FL	113069	70586	2637	39847	4321
AMERICAN FIRE & INDEMNITY COMPANY	TX	14996	9555	1500	3940	260
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	154019	120347	2350	31323	2526
AMERICAN HAIL INSURANCE COMPANY	MN	1417	212	600	605	77
AMERICAN HOME ASSURANCE COMPANY	NY	1676311	1394816	4238	277257	10447

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN INDEMNITY COMPANY	TX	127525	84494	4000	39031	807
AMERICAN INDEPENDENT REINSURANCE COMPANY	NY	128496	115590	3000	9906	21614-
AMERICAN INSURANCE COMPANY	NJ	1375234	1103690	10502	261042	32571
AMERICAN INTEGRITY INSURANCE CO.	PA	39473	20553	1000	17920	102
AMERICAN LIVE STOCK INSURANCE CO.	IL	20337	6928	2000	11409	1770
AMERICAN MODERN HOME INSURANCE CO.	OH	72724	51258	2500	18966	511-
AMERICAN MOTORISTS INSURANCE COMPANY	IL	785646	598389	6450	180807	4079
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	58154	47227	2350	8576	3098-
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	7739	4202	2500	1038	858-
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	94905	52031	2500	40374	6305-
AMERICAN OVERSEAS REINSURANCE CO	PA	47497	28459	2500	16538	1107-
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	37394	28708	2550	6136	951-
AMERICAN PREFERRED INSURANCE COMPANY	IN	49314	19908	1250	28156	1316
AMERICAN PROFESSIONALS INSURANCE CO.	IN	11176	7562	2350	1264	3959-
AMERICAN PROTECTION INSURANCE CO.	IL	16109	10731	2520	2858	360
AMERICAN RE-INSURANCE COMPANY	DE	1906631	1617755	8236	280640	51624-
AMERICAN ROAD INSURANCE COMPANY	MI	524961	268452	3000	253509	23253
AMERICAN SECURITY INSURANCE COMPANY	GA	195810	132546	2526	60738	290-
AMERICAN STANDARD INS. CO. OF WISC.	WI	77026	8916	2500	65610	4593
AMERICAN STATES INS. CO. OF TEXAS	TX	8052	70	2500	5482	452
AMERICAN STATES INSURANCE COMPANY	IN	1062876	680485	794	381617	9368
AMERICAN TITLE INSURANCE COMPANY	FL	54117	24397	1534	28186	13051
AMERICAN UNION INS. CO. OF NEW YORK	NY	157609	116876	1500	39233	1371-
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	164020	128197	4000	31823	928-
AMERICAN ZURICH INSURANCE COMPANY	IL	26909	11795	2500	12614	326
ARGONAUT INSURANCE COMPANY	CA	1394140	1194753	2634	196753	7807
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	174322	84278	2400	87644	68540
ARKWRIGHT-BOSTON INSURANCE COMPANY	MA	106624	42251	2350	62023	6506
ASSOCIATED INDEMNITY CORP.	CA	92441	52906	2350	37185	3356
ASSURANCE COMPANY OF AMERICA	NY	13624	663	2500	10461	1200
ATHENA ASSURANCE COMPANY	MN	29148	21776	2500	4872	637
ATLANTA INTERNATIONAL INSURANCE CO.	NY	83953	78638	2561	2754	29503-
ATLANTIC INSURANCE COMPANY	TX	28138	18534	2500	7104	944
ATLAS ASSURANCE CO. OF AMERICA	NY	88085	53181	2500	32404	386
AUTOMOBILE CLUB INSURANCE COMPANY	OH	47879	31749	2695	13435	1529-
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	151581	120188	2500	28893	4878-
AVEMCO INSURANCE COMPANY	MD	81692	48260	2002	31430	6336
BALBOA INSURANCE COMPANY	CA	229934	150687	2500	76747	8543-
BANKERS & SHIPPERS INS. CO. OF NY	NY	19001	8004	2350	8647	627
BANKERS MULTIPLE LINE INSURANCE CO.	IA	71960	52890	2772	16298	6586

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
BANKERS STANDARD INSURANCE COMPANY	FL	77755	66113	2500	9142	7281-
BCS INSURANCE COMPANY	OH	45526	19477	1200	24849	3169
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	8684	5230	2500	954	420-
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	241043	194973	2500	43570	2404
BITUMINOUS CASUALTY CORPORATION	IL	218833	172657	8000	38176	11489
BITUMINOUS FIRE & MARINE INS. CO.	IL	56737	33558	2500	14679	2504-
BLUE RIDGE INSURANCE COMPANY	MD	11358	2439	1800	7119	911
BOSTON OLD COLONY INSURANCE CO.	MA	65223	45318	2400	17506	992
BUCKEYE UNION INSURANCE COMPANY	OH	1144397	936892	5000	202505	40544-
BUFFALO REINSURANCE COMPANY	NH	416754	315153	3200	98401	677-
CALIFORNIA COMPENSATION & FIRE COMPANY	CA	58789	44275	1058	13455	2948-
CALVERT INSURANCE COMPANY	PA	18320	10668	2500	5152	477
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	454197	205155	2500	246542	31384
CANAL INSURANCE COMPANY	SC	105326	73316	3000	29010	974
CAROLINA CASUALTY INSURANCE CO.	FL	50828	35455	2494	12880	1325-
CAVALIER INSURANCE CORPORATION	MD	193871	81512	4800	107559	3443-
CENGUARD INSURANCE CORPORATION	MN	11934	4565	2500	4869	1872-
CENTENNIAL INSURANCE COMPANY	NY	193876	152561	3000	38315	7074
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	168854	105000	12000	51853	375
CENTRAL STATES INDEMNITY CO. OF OMAHA	NE	16005	8928	2500	4577	1740
CENTURY INDEMNITY COMPANY	CT	42064	35624	2500	3940	4274-
CHARTER OAK FIRE INSURANCE COMPANY	CT	385059	315088	3000	66971	2669-
CHICAGO INSURANCE COMPANY	IL	78930	59091	3000	16839	490
CHICAGO TITLE INSURANCE COMPANY	MO	209667	142335	2000	65332	9866
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	84299	56574	2500	25226	2184
CHRYSLER INSURANCE COMPANY	MI	77143	30811	1500	44832	7178
CHURCH INSURANCE COMPANY	NY	32852	8341	2500	22011	1313
CIGNA INSURANCE COMPANY	CA	419558	339605	3000	76953	36233-
CIM INSURANCE CORPORATION	NY	35247	9553	2500	23194	2146
CINCINNATI INSURANCE COMPANY	OH	714273	455172	2510	256591	26930
CITY INSURANCE COMPANY	NJ	62876	35744	3000	24131	2547-
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	37110	24235	2500	10375	924
COLONIAL INSURANCE CO. OF CALIFORNIA	CA	41044	29805	3500	7738	765
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	68810	27185	2500	39125	552-
COLONIAL PENN INSURANCE COMPANY	PA	496890	367460	2500	126930	19220
COMCO INSURANCE COMPANY	TX	24817	18657	1250	4910	2057
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	465920	381538	2358	82025	5105
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	240875	197640	3000	40235	4370-
COMMERCIAL LOAN INSURANCE CORP.	WI	27316	24884	2000	432	576
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	11705	6406	1035	4264	972-

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
COMMERCIAL UNION INSURANCE COMPANY	MA	1219164	996423	6000	216741	49122-
COMMERCIAL UNION REINSURANCE COMPANY	DE	5244	2	2500	2742	561
COMMONWEALTH LAND TITLE INSURANCE CO.	PA	136111	80380	1374	54357	18707
COMMONWEALTH MORTGAGE ASSURANCE CO OF MD	MD	40875	34021	5000	1854	3320
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	89476	44561	2000	42915	1753
CONNECTICUT GENERAL FIRE & CAS. INS.CO.	CT	7489	364	3001	4124	95
CONNECTICUT INDEMNITY COMPANY	CT	67044	50365	2500	14179	2265-
CONSOLIDATED AMERICAN INSURANCE CO.	SC	48330	35088	2000	11241	296-
CONSTELLATION REINSURANCE COMPANY	NY	147590	176766	2350	31527-	52083-
CONSTITUTION REINSURANCE CORPORATION	NY	244497	165619	2350	76528	14216
CONTINENTAL CASUALTY COMPANY	IL	6573977	5252636	37283	1282058	14855
CONTINENTAL INSURANCE COMPANY	NH	1411532	1156055	53566	201910	42341-
CONTINENTAL WESTERN CASUALTY COMPANY	IA	3870	5	2000	1865	343
CONTINENTAL WESTERN INSURANCE CO.	IA	127606	95618	2756	29232	5853
CORNHUSKER CASUALTY COMPANY	NE	125598	27525	1250	96823	16917
CREDIT GENERAL INSURANCE COMPANY	OH	16513	12732	1250	2530	200-
CRITERION CASUALTY COMPANY	MD	7287	4546	1500	1240	1616-
CRITERION INSURANCE COMPANY	DC	158600	100100	1500	56999	1858
CUMIS INSURANCE SOCIETY, INC.	WI	202125	160093	5831	36201	4100
DAIRYLAND INSURANCE COMPANY	WI	355157	299584	2780	52793	3251-
DEPENDABLE INSURANCE COMPANY, INC.	FL	108097	82059	2350	23688	4254
DEPOSITORS INSURANCE COMPANY	IA	12562	8091	2000	2476	716-
EAGLE STAR INSURANCE COMPANY OF AMERICA	NY	114184	83015	12665	20504	13194-
ECONOMY FIRE & CASUALTY COMPANY	IL	370569	266759	1250	102560	15659
ECONOMY PREFERRED INSURANCE COMPANY	IL	3780	24	2000	1756	235
ELECTRIC INSURANCE COMPANY	MA	63633	33550	2500	27583	3381
EMC REINSURANCE COMPANY	IA	38179	23031	2500	12648	5221
EMCASCO INSURANCE COMPANY	IA	37767	30129	2500	5138	168-
EMMCO INSURANCE COMPANY	IN	77208	56852	6600	13757	427
EMPIRE CASUALTY COMPANY	CO	4617	3276	515	826	228-
EMPIRE FIRE & MARINE INSURANCE CO.	NE	85480	72127	2907	10447	176
EMPLOYERS CASUALTY COMPANY	TX	646725	468386	12600	165739	14615
EMPLOYERS FIRE INSURANCE COMPANY	MA	182903	146688	2500	33715	9840-
EMPLOYERS NATIONAL INSURANCE COMPANY	DE	13569	6545	1250	5774	870
EMPLOYERS REINSURANCE CORPORATION	MO	2174538	1634784	5000	534754	134264
ENNIA REINSURANCE COMPANY OF AMERICA	NY	84340	66700	2500	15141	2356-
ENTERPRISE INSURANCE COMPANY	CA	49666	51807	2400	4541	8374-
EQUITABLE CASUALTY INSURANCE COMPANY	IA	279305	208266	3500	67539	506
FARM & CITY INSURANCE COMPANY	IA	11179	4752	300	6127	321
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	20215	9970	1000	9245	6-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FARMINGTON CASUALTY COMPANY	CT	104892	80622	2500	21770	5611-
FARMLAND INSURANCE COMPANY	IA	20422	12735	1275	6413	157
FEDERAL INSURANCE COMPANY	NJ	2733711	2024201	13987	695523	67085-
FEDERAL KEMPER INSURANCE COMPANY	IL	135089	115559	3200	16330	3541
FEDERATED RURAL ELECTRIC INS. CORP.	WI	34388	26607	3793	3988	86
FIDELITY & DEPOSIT COMPANY	MD	3463-	287	1000	2176	233
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	45594	670	2350	42574	7982
FIDELITY & GUARANTY INSURANCE CO.	IA	9591	61	2500	7030	753
FIDELITY AND CASUALTY CO OF NEW YORK	NY	504368	406907	10000	87461	17725
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	548367	191454	5000	151913	1346
FINANCIAL GUARANTY INSURANCE COMPANY	NY	478502	271493	2500	204509	18895
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	25033	16142	2500	4391	282
FIREMAN'S FUND INS. CO. OF WISCONSIN	WI	11050	5727	2452	2971	291
FIREMAN'S FUND INSURANCE COMPANY	CA	5290539	4118629	3015	1168195	367516
FIREMEN'S INS. CO. OF NEWARK, N.J.	NJ	1392231	1125941	4050	262240	61691
FIRST AMERICAN INSURANCE COMPANY	ND	19039	13493	2000	3545	791
FIRST AMERICAN TITLE INS CO OF MID-AMER	MO	26323	15290	1271	9762	2601
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	17354	8652	1000	7702	2133
FIRST EXCESS AND REINSURANCE CORPORATION	MO	43105	30103	2400	10601	1341
FIRST FINANCIAL INSURANCE COMPANY	IL	11771	6920	2000	2851	91
FIRST GENERAL INSURANCE COMPANY	GA	34256	5858	1997	26401	2709
FIRST NATIONAL INS. CO. OF AMERICA	WA	68492	57946	2500	26046	2715
FIRST OF GEORGIA INSURANCE COMPANY	GA	62495	40719	1800	19976	1827
FIRST REINSURANCE COMPANY OF HARTFORD	CT	11716	8284	1500	1932	835
FOREMOST GUARANTY CORPORATION	MI	106778	53108	3000	50670	428
FOREMOST INSURANCE COMPANY	MI	448225	325679	4600	117746	1546
FOREMOST MORTGAGE INSURANCE COMPANY	MI	7206	2422	2000	2785	97
FORUM INSURANCE COMPANY	IL	127511	99319	3000	25201	10378
FREMONT INDEMNITY COMPANY	CA	689242	588098	2500	98444	22289
FRONTIER INSURANCE COMPANY	NY	30186	23017	2003	4367	1079
GALAXY REINSURANCE COMPANY	NY	9441	8172	2500	1231	3244-
GAMMA REINSURANCE COMPANY	DE	37679	12603	8340	16686	488
GEICO GENERAL INSURANCE COMPANY	IA	21869	2198	2507	17163	1480
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	2001108	1246012	4000	751176	66459
GENERAL CASUALTY CO. OF WISCONSIN	WI	225559	149683	1500	74375	11291
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	129169	63189	2000	34976	15345
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	260804	129672	2500	128631	12551
GENERAL INSURANCE CO. OF AMERICA	WA	695356	513492	2500	179364	32736
GENERAL REINSURANCE CORPORATION	DE	4519576	3509802	11000	998774	12806
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	62750	35996	2500	24235	1600

TABLE 9

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
GERLING AMERICA INSURANCE COMPANY	NY	10816	333	5000	5482	475
GLENS FALLS INSURANCE COMPANY	DE	84332	68078	2520	13734	691
GLOBE INDEMNITY COMPANY	DE	720961	589750	3900	127311	6282
GOVERNMENT EMPLOYEES INS. CO.	DC	1978252	1405620	26106	546526	165940
GRANITE STATE INSURANCE COMPANY	NH	9136	1005	2500	5631	605
GREAT AMERICAN INSURANCE COMPANY	OH	2114721	1602669	15441	496611	25143
GREAT CENTRAL INSURANCE COMPANY	IL	88938	76938	2350	9649	13297
GREAT NORTHERN INSURANCE COMPANY	MN	147105	113889	2500	21716	8728
GREAT SOUTHWEST FIRE INSURANCE COMPANY	AZ	149750	129977	10000	9772	4075-
GREAT WEST CASUALTY COMPANY	NE	106607	79932	2000	24675	1041
GUARANTY NATIONAL INSURANCE COMPANY	CO	112279	74185	2000	34094	2788
GULF INSURANCE COMPANY	MO	396343	307210	5000	84133	25766-
HANOVER INSURANCE COMPANY	NH	994507	759069	10267	225170	11011-
HANSA REINSURANCE COMPANY OF AMERICA	NY	32092	11504	2621	17960	87-
HANSECO INSURANCE COMPANY	TX	500359	391531	4047	104782	2773-
HARBOR INSURANCE COMPANY	CA	373106	280437	3000	89668	1953-
HASCO NATIONAL INSURANCE COMPANY	NY	39679	22368	240	17071	1434
HARTFORD ACCIDENT & INDEMNITY CO.	CT	3280744	2500023	40000	740721	100155
HARTFORD CASUALTY INSURANCE CO.	NJ	400382	333365	3000	64017	8614
HARTFORD FIRE INSURANCE COMPANY	CT	4938305	2828052	55000	2055253	362648
HARTFORD INS. CO. OF THE MIDWEST	IN	39341	27883	2350	9107	1859
HARTFORD STEAM BOILER INSP. & INS. CO.	CT	461314	308670	13300	139344	24177
HAWKEYE SECURITY INSURANCE COMPANY	IA	83818	62141	440	21236	5447
HERITAGE INDEMNITY COMPANY	CA	15676	12590	1250	1837	555
HIGHLANDS INSURANCE COMPANY	TX	622839	408073	4000	210766	24269
HOME AND AUTOMOBILE INSURANCE COMPANY	IL	30755	11777	2415	16563	1396
HOME INDEMNITY COMPANY	NH	452860	378391	2500	71969	11082
HOME INSURANCE COMPANY	NH	3740568	2985622	17250	737696	55070
HOME INSURANCE COMPANY OF INDIANA	IN	61231	34353	2500	24379	1293-
HOME REINSURANCE COMPANY	NH	192389	143295	2400	46694	2013
HORACE MANN INSURANCE COMPANY	FL	259321	190053	3582	65687	9566
HOUSTON GENERAL INSURANCE COMPANY	TX	128136	91032	6500	30604	6573
ILLINOIS NATIONAL INSURANCE COMPANY	IL	15626	9	1500	14118	1744
IMPERIAL CASUALTY & INDEMNITY CO.	NE	235928	184425	1550	49953	1320
INA REINSURANCE COMPANY	DE	744025	606745	8500	128780	9278-
INDEMNITY INS. CO. OF NORTH AMERICA	NY	262322	173478	2950	85894	11336-
INDUSTRIAL INDEMNITY COMPANY	CA	1073941	923967	2350	147624	29712-
INLAND INSURANCE COMPANY	NE	19505	3046	1250	15213	515
INSURANCE CO. OF THE PRAIRIE STATES	TX	2080	65	1000	1015	653
INSURANCE COMPANY OF EVANSTON	IL	29596	7510	3000	19086	1194

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
INSURANCE COMPANY OF NORTH AMERICA	PA	3888325	3360735	56786	470805	353400-
INSURANCE COMPANY OF THE STATE OF PA	PA	478065	381759	2350	93956	4443
INSURANCE CORPORATION OF AMERICA	TX	96374	85876	2000	8499	621-
INTEGON INDEMNITY CORPORATION	NC	29326	20855	2350	6121	1070
INTEGRITY INSURANCE COMPANY	NJ	144664	124150	3000	17514	12151-
INTERCONTINENTAL INSURANCE COMPANY	IL	37052	25637	3000	8415	1031
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	106305	80818	3500	21987	432-
INTERNATIONAL INDEMNITY COMPANY	GA	29024	19780	2500	6745	905
INTERNATIONAL INSURANCE COMPANY	IL	288826	246430	2500	39896	10575-
INTERNATIONAL SERVICE INSURANCE CO.	TX	50981	43764	2342	4876	4677-
INTERSTATE INDEMNITY COMPANY	IL	32697	23203	2500	6994	546-
INVESTORS MORTGAGE INSURANCE COMPANY	IL	157343	137399	2000	17944	5051
IOWA KEMPER INSURANCE COMPANY	IA	56895	42434	2000	12461	582-
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	120561	90233	2000	28328	4652
J.C. PENNEY CASUALTY INSURANCE CO.	OH	386638	219377	2539	164721	19532-
JEFFERSON INSURANCE CO. OF NEW YORK	NY	114737	96050	6759	11929	30
JOHN DEERE INSURANCE COMPANY	IL	210481	129035	2350	79096	6156
JOHN HANCOCK INDEMNITY COMPANY	DE	19310	8594	2500	8216	484-
JOHN HANCOCK PROPERTY & CASUALTY INS CO	IL	22388	8605	2500	11283	366-
KANSAS CITY FIRE & MARINE INS. CO.	MO	51898	44393	2400	5105	1243-
KEMPER REINSURANCE COMPANY	IL	725705	578567	3350	143787	587-
KENTUCKY CENTRAL INSURANCE COMPANY	KY	15688	9934	2500	3254	136-
LANCER INSURANCE COMPANY	IL	15757	7396	2000	6361	980-
LANDMARK INSURANCE COMPANY	CA	29696	17349	2354	9993	1746
LAWYERS TITLE INSURANCE CORPORATION	VA	173238	110049	5312	57877	5851
LEADER NATIONAL INSURANCE COMPANY	OH	35389	30394	1250	3746	24948-
LEGION CASUALTY COMPANY	PA	6229	2441	2350	1438	77-
LEGION INSURANCE COMPANY	PA	11799	7489	2600	1710	39-
LIBERTY INSURANCE CORPORATION	DE	22503	11799	2500	8204	463
LIBERTY NATIONAL FIRE INSURANCE CO.	AL	80274	43879	4029	32366	4353
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	37990	4155	2350	31484	1880
LINCOLN NATIONAL REINSURANCE COMPANY	IN	95735	83977	2350	9408	7868-
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	41079	5549	2500	33030	13901
MARYLAND CASUALTY COMPANY	MD	2416941	1698429	3336	715176	84932
MASSACHUSETTS BAY INSURANCE COMPANY	MA	8356	98	2500	5758	562
MASSACHUSETTS CASUALTY INSURANCE CO.	MA	77948	64969	1200	11780	1221
MEAD REINSURANCE CORPORATION	IL	160347	136907	2500	20941	3398-
MEDICAL DEFENSE INSURANCE COMPANY	MO	2979	1371	805	854	320-
MEDICAL PROTECTIVE COMPANY	IN	606900	482810	1200	122890	31801
MERCANTILE & GEN REINS CO. OF AM.	NY	125739	77145	4000	44594	1207-

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
MERITPLAN INSURANCE COMPANY	CA	20721	6710	2350	11661	6628
METROPOLITAN CASUALTY INSURANCE COMPANY	DE	17361	8663	2500	6198	418
METROPOLITAN GENERAL INSURANCE COMPANY	DE	5509	958	2500	2051	50
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	962041	796263	3000	162779	59990-
METROPOLITAN REINSURANCE COMPANY	DE	219451	169966	2500	46985	6672-
MIC GENERAL INSURANCE CORPORATION	IN	38038	19644	2500	15894	5723
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	119647	88522	2500	28625	11439
MID-AMERICA PREFERRED INSURANCE CO.	MO	12188	5349	2760	4080	1860-
MID-CENTURY INSURANCE COMPANY	CA	89359	69799	2000	17560	6501-
MID-CONTINENT CASUALTY COMPANY	OK	107596	66117	2006	39473	13647
MIDLAND INSURANCE COMPANY	NY	81839	116396	2500	37057-	27679-
MIDWESTERN INSURANCE COMPANY	OK	7571	5334	825	1412	137-
MILLERS GENERAL INSURANCE COMPANY	MO	5601	2986	1250	1365	547-
MILLERS NATIONAL INSURANCE COMPANY	IL	33420	27112	1250	5258	2811
MINNEHOMA INSURANCE COMPANY	AZ	75154	55543	2500	17112	1293
MISSION AMERICAN INSURANCE CO.	CA	83224	50123	1966	31135	13596
MISSION INSURANCE COMPANY	CA	285895	646665	2500	363270-	141162-
MISSION NATIONAL INSURANCE COMPANY	CA	156665	265931	2500	111766-	46693-
MISSION REINSURANCE CORPORATION	MO	58190	33631	3000	21559	3068
MODERN SERVICE INSURANCE COMPANY	MN	16858	8708	1250	6900	843
MONARCH INSURANCE COMPANY OF OHIO	OH	56215	26818	3002	26395	4930-
MONY REINSURANCE CORPORATION	DE	161879	124994	2350	34535	12430-
MORTGAGE GUARANTY INSURANCE CORP.	WI	386810	162377	2000	222433	744
MOTOR CLUB OF AMERICA INSURANCE CO.	NJ	78246	51041	2415	24790	5630
MOTOR CLUB OF IOWA INSURANCE COMPANY	IA	16034	7003	1000	8031	629
MOTOR VEHICLE CASUALTY COMPANY	IL	24353	16937	2400	5016	470-
MOTORS INSURANCE CORPORATION	NY	1839751	1269317	2500	567934	99684
MT. AIRY INSURANCE COMPANY	IN	8379	382	2350	5647	127
MUNICH AMERICAN REINSURANCE COMPANY	NY	404029	306954	42000	55075	4812
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	CA	127033	114261	1300	11472	48-
NATIONAL AMERICAN INSURANCE CO OF NY	NY	4400	0	2400	2000	1221
NATIONAL AMERICAN INSURANCE COMPANY	NE	4400	0	2400	2000	1139-
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	4730	3123	977	630	122
NATIONAL BONDING & ACCIDENT INS. CO.	NY	7758	3471	2500	1788	970
NATIONAL CASUALTY COMPANY	MI	141578	97397	2500	41681	5747
NATIONAL EXCESS INSURANCE COMPANY	CA	12555	6206	2350	3999	306
NATIONAL FARMERS UNION PROP. & CAS. CO.	UT	137601	108002	2500	27098	12313-
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	10417	3166	1250	6001	18
NATIONAL FIRE INS. CO. OF HARTFORD	CT	696149	544509	5000	146640	52211
NATIONAL GENERAL INSURANCE COMPANY	MO	74134	58141	500	15513	1786

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
NATIONAL INDEMNITY COMPANY	NE	1344484	532478	5500	806506	122724
NATIONAL PROPERTY OWNERS INSURANCE CO	IN	9842	3901	1250	4691	342
NATIONAL REINSURANCE CORPORATION	DE	421853	300830	5000	116024	19953-
NATIONAL SURETY CORPORATION	IL	449679	370600	2515	76565	10212-
NATIONAL UNION FIRE INS CO OF PITTS., PA	PA	1853679	1491329	4479	357871	19040
NATIONWIDE GENERAL INSURANCE COMPANY	OH	25960	19104	2500	4356	1419
NATIONWIDE PROPERTY & CASUALTY INS. CO.	OH	26935	19101	2400	5434	367
NEW ENGLAND INSURANCE COMPANY	MA	46708	9973	3000	33735	435
NEW ENGLAND REINSURANCE CORPORATION	CT	384357	274186	3000	107171	24054
NEW HAMPSHIRE INSURANCE COMPANY	NH	1306939	1018254	5325	283360	19568
NEW YORK UNDERWRITERS INS. CO.	NY	296723	222265	3000	71458	8013
NEWARK INSURANCE COMPANY	NJ	180690	147435	2500	30756	2196
NIAGARA FIRE INSURANCE COMPANY	DE	84478	66081	10000	8397	1748
NORDIC UNION REINSURANCE CORPORATION	DE	38953	24120	3000	11834	270
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	154754	80787	4000	69966	5071-
NORTH AMERICAN REINSURANCE CORP.	NY	680627	595722	6000	78905	15273
NORTH AMERICAN SPECIALTY INSURANCE CO.	NH	6745	1252	2500	2993	653
NORTH RIVER INSURANCE COMPANY	NJ	1037872	890000	2500	145372	42587
NORTH STAR REINSURANCE CORPORATION	DE	326952	250051	3000	73902	412
NORTHBROOK INDEMNITY COMPANY	IL	10717	1220	2500	6997	681
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	12872	3805	2500	6567	662
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	125031	34755	3000	87276	7355
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	125474	102246	3000	20228	10202
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	453916	366671	2500	84745	17217
NORTHERN INSURANCE CO. OF NEW YORK	NY	39248	2765	9763	26720	2793
NORTHLAND CASUALTY COMPANY	CA	9815	3906	2500	3409	147
NORTHLAND INSURANCE COMPANY	MN	98647	54751	2500	41396	1636
NORTHWESTERN NATIONAL CASUALTY CO.	WI	6183	1	2350	3832	467
NORTHWESTERN NATIONAL INSURANCE CO.	WI	358519	297023	4010	57485	7244
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	13138	4	1000	12134	860
NWNL GENERAL INSURANCE COMPANY	MN	8661	2262	2000	4399	740
NWNL REINSURANCE COMPANY	MN	74869	55271	2500	17098	10324
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	NC	101572	83399	2500	15673	2827
OHIO CASUALTY INSURANCE COMPANY	OH	1019601	638957	2951	377693	2936
OHIO FARMERS INSURANCE COMPANY	OH	359798	203521	0	156277	7344
OHIO GENERAL INSURANCE COMPANY	OH	4169	10	2500	1659	607
OHIO SECURITY INSURANCE COMPANY	OH	27046	13368	1400	12278	1216
OKLAHOMA SURETY COMPANY	OK	8390	4266	1000	3125	615
OLD RELIABLE CASUALTY COMPANY	MO	3488	633	1000	1855	49
OLD REPUBLIC INSURANCE COMPANY	PA	862558	645570	2430	214558	19536

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
OMAHA INDEMNITY COMPANY	WI	87530	127077	2250	41798-	4308-
OMAHA PROPERTY AND CASUALTY INS. CO.	DE	8094	1433	2500	4161	122
ORMOND REINSURANCE COMPANY	FL	23949	21576	1000	1373	568-
PACIFIC EMPLOYERS INSURANCE CO.	CA	372276	302493	2357	67427	6725-
PACIFIC INDEMNITY COMPANY	CA	636196	519502	5535	111160	31555-
PACIFIC MARINE INSURANCE COMPANY	WA	70975	51963	2350	16662	915
PAXTON NATIONAL INSURANCE COMPANY	PA	12051	10148	2350	447-	2314-
PEERLESS INSURANCE COMPANY	NH	267472	208076	8849	50547	1180
PENNSYLVANIA GENERAL INSURANCE CO.	PA	303180	145564	2400	155217	15910
PETROLEUM CASUALTY COMPANY	TX	41027	33869	1250	5908	899
PHICO INSURANCE COMPANY	PA	320180	266308	3000	50872	1793
PHILADELPHIA REINSURANCE CORPORATION	PA	97687	57106	3000	37581	130
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	83643	15482	5000	63161	29195
PHOENIX GENERAL INSURANCE COMPANY	CT	49775	26367	2500	20908	169
PHOENIX INSURANCE COMPANY	CT	1535075	1071144	10000	453932	39479
PLANET INSURANCE COMPANY	WI	21787	15675	2350	3762	14-
PMI INSURANCE COMPANY	CA	34604	14206	2350	18049	1478
PMI MORTGAGE INSURANCE COMPANY	AZ	341714	175908	2000	163805	5982
POTOMAC INSURANCE COMPANY OF ILLINOIS	IL	41887	20423	3000	18463	1770
PRESERVER ASSURANCE COMPANY	NY	9010	1757	2500	4753	447-
PRINCIPAL CASUALTY INSURANCE COMPANY	IA	239586	175412	2500	61673	2510
PROGRESSIVE CASUALTY INSURANCE CO.	OH	595404	367223	2500	225681	30911
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	80678	56999	2500	21179	2616
PROTECTIVE INSURANCE COMPANY	IN	176581	133735	2550	40296	1094-
PROTECTIVE NAT'L INS. CO. OF OMAHA	NE	39271	32502	2000	4719	340
PROVIDENCE WASHINGTON INSURANCE CO.	RI	177336	131581	5021	40734	6479-
PROVIDENT GENERAL INSURANCE COMPANY	TN	117632	101447	2500	13684	2059-
PROVIDERS INSURANCE COMPANY	MO	11590	8767	800	2023	127-
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	19616	10818	3500	5297	672
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	19141	10511	3500	5131	1572
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	NJ	2037666	1537113	4000	496554	80946
PRUDENTIAL REINSURANCE COMPANY	DE	1528297	1264577	2500	261220	2817
PURITAN INSURANCE COMPANY	CT	375228	335025	2500	37702	11970-
QUEEN CITY INDEMNITY COMPANY	OH	39475	25657	2500	11318	1271
RAMSEY INSURANCE COMPANY	MN	29044	21776	2500	4769	596
RANGER INSURANCE COMPANY	DE	336695	293457	2500	40738	31682-
REGENT INSURANCE COMPANY	WI	76238	43981	1150	31106	7236
REINSURANCE CORP OF NEW YORK	NY	152008	114497	2000	35511	225-
RELIANCE INSURANCE COMPANY	PA	2100620	1511942	32505	556173	164809
REPUBLIC INSURANCE COMPANY	DE	565020	427462	5000	132558	15924

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
REPUBLIC MORTGAGE INSURANCE COMPANY	NC	141350	90097	2000	49253	31805-
REPUBLIC WESTERN INSURANCE COMPANY	AZ	207685	155903	2350	49432	1572
RLI INSURANCE COMPANY	IL	91504	54467	2500	34537	600
ROCHDALE INSURANCE COMPANY	NY	11022	9477	2350	805-	335
ROCKWOOD INSURANCE COMPANY	PA	240161	194732	2294	43135	7515-
ROYAL INDEMNITY COMPANY	DE	481643	393871	2500	85272	3146
ROYAL INSURANCE COMPANY OF AMERICA	IL	1115776	908856	9300	197620	10547
SAFECO INSURANCE CO. OF AMERICA	WA	1025177	803158	2500	219520	20087
SAFECO TITLE INSURANCE COMPANY OF OREGON	OR	5053	2330	300	2422	242
SAFEGUARD INSURANCE COMPANY	CT	301655	245597	2500	53557	2744
SAN FRANCISCO REINSURANCE COMPANY	CA	127528	94696	3922	28911	4254-
SCOR REINSURANCE COMPANY	NY	119601	87186	2500	29915	1452
SEABOARD SURETY COMPANY	NY	110328	57662	2500	50166	5316
SECURITY INSURANCE CO. OF HARTFORD	CT	236623	143547	14092	78984	4248-
SECURITY NATIONAL INSURANCE CO.	TX	8660	1428	1250	5982	533
SELECT INSURANCE COMPANY	TX	110243	84968	2500	22775	3723
SENTRY INDEMNITY COMPANY	WI	55586	46223	4500	4863	1106-
SHELTER GENERAL INSURANCE COMPANY	MO	59578	26742	1250	31587	5712
SIGNET REINSURANCE COMPANY	NE	58819	31769	2500	24551	2478-
SIRIUS REINSURANCE CORPORATION	DE	46454	28843	3000	14611	1255-
SKANDIA AMERICA REINSURANCE CORPORATION	DE	619365	494249	2500	122616	906-
SOUTH CAROLINA INSURANCE COMPANY	SC	280905	209368	2599	68938	18102
SOUTHERN INSURANCE COMPANY	TX	18483	13398	1250	3835	226-
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	5190558	4373552	20000	805005	6511
ST. PAUL GUARDIAN INSURANCE CO.	MN	13351	2	2500	10849	1380
ST. PAUL INSURANCE CO. OF ILLINOIS	IL	117763	102679	2000	13084	1592
ST. PAUL MERCURY INSURANCE COMPANY	MN	25489	5	2350	23134	2410
ST. PAUL PROPERTY & CASUALTY INS. CO.	NE	2226	0	1000	1226	248
STANDARD FIRE INSURANCE COMPANY	CT	609477	491635	2400	115442	33593
STANDARD GUARANTY INSURANCE COMPANY	GA	59628	37660	2350	19617	2917
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	IA	18179	16124	1000	1055	2028-
STATE FARM FIRE & CASUALTY COMPANY	IL	5697691	4033036	2500	1662156	85385-
STATE FARM GENERAL INSURANCE CO.	IL	50966	37249	2350	11367	2328
STATE SURETY COMPANY	IA	4014	0	1000	3014	262
STATESMAN INSURANCE COMPANY	IN	31203	22492	2356	6354	386
STEWART TITLE GUARANTY COMPANY	TX	66418	42409	3950	20059	3850
STONEWALL INSURANCE COMPANY	AL	194457	139227	2000	53230	14025-
STRATFORD INSURANCE COMPANY	NH	13312	7829	2400	3083	427
TEXAS GENERAL INDEMNITY COMPANY	CO	8846	294	1500	7052	409
THE COPENHAGEN REINSURANCE CO OF AMERICA	NY	35714	24051	2500	9163	178-

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TICOR INDEMNITY COMPANY	GA	7756	2595	2500	2661	45-
TICOR TITLE INSURANCE COMPANY	CA	135787	83213	30000	22574	6628
TITLE INSURANCE COMPANY OF MINNESOTA	MN	78301	57813	1526	18962	3079
TMIC INSURANCE COMPANY, INC.	CA	296563	191646	2000	102917	34883-
TOA REINSURANCE COMPANY OF AMERICA	DE	30186	10448	4000	1573,	239
TOWER INSURANCE COMPANY, INC.	WI	50818	36557	2000	12261	343
TRANS PACIFIC INSURANCE COMPANY	NY	11866	6772	2500	2594	257
TRANSAMERICA INDEMNITY COMPANY	CA	12673	1069	3290	8313	4634
TRANSAMERICA INS. CO. OF MICHIGAN	MI	113769	96958	6500	10310	16731
TRANSAMERICA INSURANCE COMPANY	CA	1585132	1200736	3290	381106	20635
TRANSAMERICA INSURANCE CORP. OF AMERICA	CA	149058	106706	1100	41252	2113-
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	133023	100276	3290	29456	1056
TRANSATLANTIC REINSURANCE COMPANY	NY	510877	410650	6042	93985	13854-
TRANSCONTINENTAL INSURANCE COMPANY	NY	255510	206927	3000	45583	3940
TRANSPORT INSURANCE COMPANY	IA	270314	222648	2938	44728	18310-
TRANSPORTATION INSURANCE COMPANY	IL	122901	104510	3000	15391	2332-
TRAVELERS INDEMNITY CO. OF ILLINOIS	IL	74905	61285	3000	10620	867-
TRAVELERS INDEMNITY CO. OF R.I.	RI	779786	630262	3000	146524	32114
TRAVELERS INDEMNITY COMPANY	CT	6377774	5067355	10000	1300420	10891-
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	237734	193256	3200	41278	473-
TRAVELERS INSURANCE COMPANY	CT	25571766	24701191	100000	770575	2030
TRI-STATE INSURANCE COMPANY	OK	65006	40451	1500	23055	93-
TRINITY UNIVERSAL INSURANCE CO.	TX	743950	266002	3250	474699	77384
TWIN CITY FIRE INSURANCE COMPANY	MN	126235	83788	3000	39846	6684
U.S. FIDELITY & GUARANTY COMPANY	MD	5765088	4854d10	70579	842699	196482-
U.S. FIRE INSURANCE COMPANY	NY	2370648	2032891	5527	332231	169816-
U.S. MORTGAGE INSURANCE COMPANY	PA	19015	12219	1769	5026	852
ULICO CASUALTY COMPANY	DE	11598	8704	2000	5894	650
UNIGARD INSURANCE COMPANY	WA	25492	14036	1000	10455	123-
UNIGARD SECURITY INSURANCE COMPANY	WA	416802	314901	2000	99901	8626
UNION INSURANCE COMPANY	NE	81898	43560	1000	37338	1531
UNION STANDARD INSURANCE COMPANY	TX	30660	23071	2000	5590	29
UNIONE ITALIANA REINSUR CO OF AMER. INC	NY	44562	25052	13000	6509	132
UNITED EQUITABLE INSURANCE COMPANY	IL	79215	66256	2769	10189	494
UNITED FIRE & CASUALTY COMPANY	IA	109116	85311	5655	18151	1416
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	372010	240288	5997	125734	5758-
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	56894	18506	2000	36388	2336-
UNITED PACIFIC INSURANCE COMPANY	WA	210579	152741	5233	52606	39
UNITED REINSURANCE CORP OF NEW YORK	NY	22547	9360	2500	10687	396
UNITED SECURITY INSURANCE COMPANY	NJ	40105	31904	1600	6601	1267-

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
UNIVERSAL REINSURANCE CORPORATION	NJ	271193	268171	2500	523	34522-
UNIVERSAL SURETY COMPANY	NE	14128	5219	1454	7455	361
UNIVERSAL TITLE INSURANCE COMPANY	MN	3743	1945	500	1298	234
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	342539	234737	6649	101153	16990
USAA CASUALTY INSURANCE COMPANY	TX	389918	251130	2500	136288	23076
VALIANT INSURANCE COMPANY	IA	17457	1272	5000	11185	1823
VALLEY FORGE INSURANCE COMPANY	PA	218510	176966	2350	39194	6731
VANGUARD INSURANCE COMPANY	TX	15308	1364	2000	11944	1040
VEREX ASSURANCE, INC.	WI	441394	382114	3425	105855	16393
VICTORY REINSURANCE CO. OF AMERICA, INC.	DE	15384	7907	2500	4877	79
VIGILANT INSURANCE COMPANY	NY	380926	302446	2400	76080	11068
VIKING INSURANCE COMPANY OF WISCONSIN	WI	61668	40766	2000	18902	4414
VIRGINIA SURETY COMPANY, INC.	IL	191601	130289	3300	58012	2920
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	113906	94168	2500	17238	5017
WEST AMERICAN INSURANCE COMPANY	CA	1009143	638162	2400	368580	30550
WESTCHESTER FIRE INSURANCE COMPANY	NY	1025536	877518	2500	145518	33998
WESTERN AGRICULTURAL INSURANCE CO.	AZ	17864	10313	1251	6300	296
WESTERN EMPLOYERS INSURANCE COMPANY	CA	284430	228706	2500	53224	9228-
WESTERN STATES INSURANCE COMPANY	IL	22066	15576	1500	4989	1543-
WESTERN SURETY COMPANY	SD	80731	51982	4000	24750	6065
WESTFIELD INSURANCE COMPANY	OH	232222	160132	2350	69741	8859
WILSHIRE INSURANCE COMPANY	NC	33857	26547	2000	5310	1258
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	30873	25446	2400	3027	1242-
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	76553	52598	20000	3955	3527-
YOSEMITE INSURANCE COMPANY	CA	62264	37417	2350	22497	3644
YUKON INDEMNITY COMPANY	OK	3418	1613	600	1205	250
ZURICH AMERICAN INS. CO. OF ILLINOIS	IL	19856	11774	2500	5582	394
ZURICH REINSURANCE COMPANY OF NEW YORK	NY	33161	12209	2631	18321	362
TOTALS		225951960	176456588	2106612	47388924	991805

TABLE 10

STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES

FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FRANKONA REINSURANCE CO. - U.S. BRANCH	DE	42736	85010	1600	6126	2675-
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	82055	60256	500	21299	1101
GERLING GLOBAL REINSURANCE CORP.	NY	132816	108769	500	23548	1892-
GREAT LAKES REINSURANCE CO. -U.S. BRANCH	NY	37372	16586	1750	19035	943
LONDON ASSURANCE	NY	173909	125241	1263	47405	4796
MUNICH REINSURANCE COMPANY	NY	392898	290166	500	102232	647
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	16449	7838	2700	5911	3332
SEA INSURANCE COMPANY, LTD.	NY	118474	88343	1763	29368	4290-
SUN INSURANCE OFFICE, LTD.	NY	186566	143073	1722	41771	7550
SWISS REINSURANCE COMPANY	NY	786834	647467	500	138857	352
TAISHO MARINE & FIRE INS. CO., LTD.	NY	66273	42682	2350	21241	8027-
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	187748	131065	2000	54683	1300
ZURICH INSURANCE COMPANY	IL	1288065	1032795	600	254610	22862-
TOTALS		3515724	2719291	17748	775085	45271-

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AID INSURANCE COMPANY (MUTUAL)	IA	233624	130739	102885	1043
ALLENDALE MUTUAL INSURANCE COMPANY	RI	968231	700468	267763	6752
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	1364581	912250	452331	6650
AMERICAN HARDWARE MUTUAL INS. CO.	MN	220204	161460	58744	308-
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	306167	200337	105830	2456
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	126671	114198	12474	2614-
AMERICAN MUTUAL LIABILITY INSURANCE CO.	MA	502116	427321	74794	11187-
AMERICAN MUTUAL REINSURANCE COMPANY	IL	65333	61276	4057	263
AMICA MUTUAL INSURANCE COMPANY	RI	769007	501638	267369	7567
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	MA	1286851	901935	384916	14104
ATLANTIC MUTUAL INSURANCE COMPANY	NY	616043	455054	160989	18648
ATLAS MUTUAL INSURANCE COMPANY	MO	10396	7869	2527	230-
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	1181118	835326	345792	41737
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	20030	13617	6413	914
CELINA MUTUAL INSURANCE COMPANY	OH	49447	42856	6591	2211-
CENTRAL MUTUAL INSURANCE COMPANY	OH	211057	172454	38603	612-
CHURCH MUTUAL INSURANCE COMPANY	WI	85129	58478	26651	2377-
COOPERATIVE MUTUAL INSURANCE COMPANY	NE	4023	88	3936	318
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	16265	10128	6137	832
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	567754	434030	133724	17588
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2741604	2398788	342816	83098-
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	391415	293234	98181	1527
EQUITY MUTUAL INSURANCE COMPANY	MO	33568	26078	7490	1913-
FARMERS CASUALTY COMPANY - MUTUAL	IA	12387	9442	2945	1161-
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	108629	40364	68265	5052
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	94969	37311	57658	3158
FARMLAND MUTUAL INSURANCE COMPANY	IA	74750	56560	18190	2997-
FEDERATED MUTUAL INSURANCE COMPANY	MN	707518	474935	232583	12383
FLORISTS MUTUAL INSURANCE COMPANY	IL	47253	24925	22328	2530-
GOODVILLE MUTUAL CASUALTY COMPANY	PA	10887	7703	3184	587
GRAIN DEALERS MUTUAL INS. CO.	IN	79287	55465	23822	3870-
GREATER NEW YORK MUTUAL INS. CO.	NY	242668	181601	61067	5157-
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	565903	441720	124183	1050-
HERITAGE MUTUAL INSURANCE COMPANY	WI	129995	105111	24883	1035
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	46708	38903	7805	1789
IOWA MUTUAL INSURANCE COMPANY	IA	42516	37044	4672	1854-
JEWELERS MUTUAL INSURANCE COMPANY	WI	17677	9969	7708	1814
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	957998	772452	185547	14105
LIBERTY MUTUAL INSURANCE COMPANY	MA	8471007	6992787	1478220	90276
LITITZ MUTUAL INSURANCE COMPANY	PA	41734	14020	27714	334
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	2968580	2021848	946732	29154

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
LUMBERMENS MUTUAL INSURANCE COMPANY	OH	86201	80831	5370	1474-
MERCHANTS MUTUAL BONDING COMPANY	IA	9251	5042	4208	31
MICHIGAN MILLERS MUTUAL INS. CO.	MI	122512	69011	53501	765
MICHIGAN MUTUAL INSURANCE COMPANY	MI	697303	531984	165318	523-
MIDWEST MUTUAL INSURANCE COMPANY	IA	30526	21021	9505	640-
MILLERS MUTUAL FIRE INS CO OF TEXAS	TX	68437	27011	41426	178
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	IL	90072	52153	37919	549-
MILLERS MUTUAL INSURANCE COMPANY	PA	22750	7742	15009	596
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	MN	46803	36280	10523	1189-
MOTORISTS MUTUAL INSURANCE COMPANY	OH	290578	226899	64680	6245
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	49243	27429	21814	4304
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	162477	129612	32865	7654
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	26800	22035	4765	645
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	792534	539386	253148	4385
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	4855071	3335969	1519102	17908
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	OK	48261	38987	9273	4707
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	PA	447196	368842	78354	6042
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	58235	33422	24813	3649
PHYSICIANS MUTUAL INSURANCE CO.	NE	281530	176235	105294	17601
PREFERRED RISK MUTUAL INSURANCE CO.	IA	202174	138731	63443	6986
PROFESSIONAL MUTUAL INSURANCE CO.	MO	50693	95431	44738	49576
PROTECTION MUTUAL INSURANCE COMPANY	IL	730793	560916	169877	43532
REPUBLIC MUTUAL INSURANCE COMPANY	OH	17653	13819	3834	509
SENTRY INSURANCE, A MUTUAL COMPANY	WI	951659	740491	211168	9533
SHELBY MUTUAL INSURANCE COMPANY	OH	196926	179825	17101	21372
SHELTER MUTUAL INSURANCE COMPANY	MO	436827	[illegible]651	188175	24323
STATE AUTOMOBILE MUTUAL INS. CO.	OH	397869	266 54	131516	3795
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	19694524	9571171	10123353	666420
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	12427	9418	3009	214
UTICA MUTUAL INSURANCE COMPANY	NY	749795	643637	106158	7107
TOTALS		58018224	38380917	19637356	823420

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	43972	26798	17174	2574
CANNERS EXC SUBS AT WARNER INTER-INS	IL	14002	9302	4700	658
CASUALTY RECIPROCAL EXCHANGE	MO	105942	84073	21870	5200
FARMERS INSURANCE EXCHANGE	CA	4066068	3110800	955267	56736-
FIRE INSURANCE EXCHANGE	CA	595881	463438	132443	905-
HEART OF AMERICA FIRE & CAS UNDERWRITERS	MO	2823	76	2747	84
LUMBERMENS UNDERWRITING ALLIANCE	MO	143336	93427	49909	573
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	5064	2247	2817	81-
NATIONAL INSURANCE UNDERWRITERS	MO	15266	12313	2953	225
PRAIRIE STATE FARMERS INS. ASSOC.	IL	9174	5831	3344	118
RECIPROCAL EXCHANGE SUBSC. AT	MO	42170	32028	10143	2240-
TRUCK INSURANCE EXCHANGE	CA	712117	571117	140940	16220
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	25278	8354	16923	647-
UNITED SERVICES AUTOMOBILE ASSOC.	TX	2973490	1486084	1487406	114546
WARNER RECIPROCAL INSURERS	IL	6171	1127	5044	120
TOTALS		8760754	5907015	2853679	63935

TABLE 13
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	41614	35979	12396	11981	29.8	33.3	195
1.2	CREDIT FIRE	74	65	2	2	3.4	3.5	0
2.	EXTENDED COVERAGE	25388	24426	12427	12900	49.0	52.8	33
3.	OTHER ALLIED LINES	8694	8097	7847	7580	90.3	93.6	43
4.	HOMEOWNERS MULTIPLE PERIL	167327	163515	107051	109817	64.0	67.2	223
5.	COMMERCIAL MULTIPLE PERIL	126911	111814	52678	65125	41.5	58.2	225
6.	EARTHQUAKE	229	214	572	521	249.9	242.8	0
7.1	GROWING CROPS --CROP-HAIL	29509	29152	14457	14422	49.0	49.5	930
7.2	ADDITIONAL PERILS ON GROWING CROPS	13650	13650	12907	13577	94.6	99.5	33
8.	OCEAN MARINE	1104	965	726	225	65.7	23.3	1
9.	INLAND MARINE	50891	46348	19287	20108	37.9	43.4	82
10.	FARMOWNERS	35691	34844	23385	23507	65.5	67.5	3
11.	MEDICAL MALPRACTICE	24942	21831	7351	12153	29.5	56.7	0
12.	LIVESTOCK MORTALITY	25	28	27	12	108.8	42.5	0
13.	CARGO LIABILITY	129	149	189	186	146.5	124.6	0
14.	GROUP ACCIDENT AND HEALTH	24277	24369	19628	21311	80.8	87.4	0
15.1	CREDIT A & H -GROUP & INDIVIDUAL-	319	311	86	158	26.9	50.9	0
15.2	COLLECTIVELY RENEWABLE A & H	324	348	137	212	42.4	61.1	0
15.3	NON-CANCELLABLE A & H	70	71	19	24	27.6	34.2	0
15.4	GUARANTEED RENEWABLE A & H	5053	5087	2838	2854	56.2	56.1	0
15.5	NON-RENEWABLE FOR STATED REASONS ONLY	11193	11481	5837	7074	52.2	61.6	0
15.6	OTHER ACCIDENT ONLY	1006	981	344	391	34.2	39.9	0
15.7	ALL OTHER A & H	7525	7765	4729	5129	62.8	66.0	0
16.	WORKMENS COMPENSATION	172985	170955	120755	147438	69.8	86.2	6697
17.1	LIABILITY OTHER THAN AUTO -B.I.-	81361	70286	19559	59779	24.0	85.1	41
17.2	LIABILITY OTHER THAN AUTO -P.D.-	19745	16115	6420	11324	32.5	70.3	55-
17.3	PRODUCTS LIABILITY -B.I.-	16947	7667	4717	11230	27.8	146.5	5-
17.4	PRODUCTS LIABILITY -P.D.-	10939	5055	2477	6714	22.6	132.8	9-
18.	MISCELLANEOUS	832	376	336	349	40.4	92.7	0
19.1A	P.P. AUTO LIABILITY -R.B.I.-	118165	114585	69165	83375	58.5	72.8	367
19.1B	P.P. AUTO LIABILITY -P.I.P-	29752	28558	21524	24372	72.3	85.3	66
19.1C	P.P. AUTO LIABILITY -P.D.-	82022	79792	58009	60871	70.7	76.3	223
19.2A	COM. AUTO LIABILITY -R.B.I.-	56682	49500	22931	32485	40.5	65.6	143
19.2B	COM. AUTO LIABILITY -P.I.P.-	8615	7471	5496	8676	63.8	116.1	0
19.2C	COM. AUTO LIABILITY -P.D.-	20451	17689	15257	16736	74.6	94.6	4-
20.	FLOOD	4	2	0	0	.0	4.2	0
21.1	P.P. AUTO. PHY. DAM.	223407	216635	149216	152850	66.8	70.6	627
21.2	COM. AUTO. PHY. DAM.	57680	53545	31843	31876	55.2	59.5	6-
22.1	AIRCRAFT LIAB.	8816	8247	16267	15939	184.5	193.3	0
22.2	AIRCRAFT PHYS. DAMAGE	8855	8583	5088	4760	57.5	55.5	0
23.1	FIDELITY	6619	6146	5206	4102	78.7	66.7	0
23.2	SURETY	25601	15872	14085	15576	55.0	98.1	0
25.	GLASS	370	359	84	69	22.8	19.2	0
26.	BURGLARY AND THEFT	988	957	221	269	22.4	28.1	13
27.	BOILER AND MACHINERY	4402	3942	763	837	17.3	21.2	8
28.	CREDIT -OTHER THAN A & H-	1010	874	795	765	78.6	87.5	0
29.	TITLE	7527	6244	682	977	9.1	15.7	0
30.	MORTGAGE GUARANTY	12677	11674	9519	12445	75.1	106.6	0
	TOTAL	1552427	1442645	885358	1033105	57.0	71.6	9884

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AETNA CASUALTY & SURETY CO. OF ILLINOIS	90	57	27	45	30.6	78.1	.0	0
AETNA CASUALTY AND SURETY COMPANY	23727	15670	6959	12294	29.3	78.5	1.1	0
AETNA FIRE UNDERWRITERS INSURANCE CO.	1265	1479	858	854	67.9	57.8	.1	38
AETNA INSURANCE COMPANY	4176	3339	1948	1177	46.6	35.3	.2	0
AFFILIATED FM INSURANCE COMPANY	974	714	80	23	8.2	3.3	.0	0
AGRICULTURAL INSURANCE COMPANY	354	385	301	296	85.0	76.8	.0	0
AID INSURANCE COMPANY (MUTUAL)	12268	11220	5900	6534	48.1	58.2	.8	43
AIDCO INSURANCE COMPANY	38	26	17	35	43.8	138.1	.0	0
AIU INSURANCE COMPANY	153	156	194	92	126.9	58.8	.0	2
ALL AMERICA INSURANCE COMPANY	1-	0	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	5164	2080	477	271	9.2	13.0	.1	0
ALLIANCE INSURANCE COMPANY, INC.	3027	3144	2393	2282	79.1	72.6	.2	0
ALLIANZ INSURANCE COMPANY	181	142	2	26	1.1	18.5	.0	0
ALLIED FIDELITY INSURANCE COMPANY	806	626	49	291	6.1	46.4	.0	0
ALLSTATE INDEMNITY COMPANY	957	916	728	801	76.1	87.4	.1	0
ALLSTATE INSURANCE COMPANY	33707	31432	22347	26440	66.3	84.1	2.2	2
AMBAC INDEMNITY CORPORATION	3529	279	0	1-	.0	.4-	.0	0
AMCO INSURANCE COMPANY	6003	5144	3032	3637	50.5	70.7	.4	0
AMERICAN AND FOREIGN INSURANCE COMPANY	1601	1478	1017	826	63.5	55.9	.1	79
AMERICAN AUTOMOBILE INSURANCE CO.	891	686	258	427	29.0	62.3	.0	6-
AMERICAN AUTOMOBILE INSURANCE CO. OF IL	0	0	0	0	.0	.0	.0	0
AMERICAN BANKERS INS. CO. OF FLORIDA	375	367	159	218	42.5	59.5	.0	0
AMERICAN CASUALTY CO. OF READING, PENN.	4292	3661	1383	2000	32.2	54.6	.3	0
AMERICAN CENTENNIAL INSURANCE COMPANY	23	22	474	1551	2,106.2	7,082.9	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	279	437	455	173	163.3	39.6	.0	0
AMERICAN CREDIT INDEMNITY CO.	220	205	447	355	203.4	173.4	.0	0
AMERICAN DRUGGISTS INSURANCE COMPANY	2	15	288	345-	4,715.9	2,295.1-	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	4696	4669	2258	2353	48.1	50.4	.3	13
AMERICAN EMPLOYERS INSURANCE COMPANY	1689	1873	947	671	56.1	35.8	.1	51
AMERICAN EXCEL INSURANCE COMPANY	2146	1656	802	1248	37.3	75.4	.1	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	46387	44891	25756	28095	55.5	62.6	3.1	0
AMERICAN FIDELITY INSURANCE COMPANY	1712	1608	1039	1151	60.7	71.6	.1	0
AMERICAN FIRE & CASUALTY COMPANY	379	387	156	129	41.3	33.3	.0	45
AMERICAN FIRE & INDEMNITY COMPANY	3	3	10	10	308.1	318.6	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	1482	1775	1250	2598	84.4	146.4	.1	117
AMERICAN HARDWARE MUTUAL INS. CO.	279	80	28	57	9.9	72.0	.0	0
AMERICAN HOME ASSURANCE COMPANY	2122	2084	2261	1472	106.5	70.7	.1	0
AMERICAN INDEMNITY COMPANY	9	9	70	32	756.6	368.0	.0	0
AMERICAN INSURANCE COMPANY	3750	3325	2801	2295	74.7	69.0	.2	0
AMERICAN INTEGRITY INSURANCE CO.	555	590	157	250	28.4	42.3	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN LIVE STOCK INSURANCE CO.	65	91	15	22	22.3	24.0	.0	0
AMERICAN MANUFACTURERS MUT. INS. CO.	745	1048	393	802	52.7	76.5	.1	17
AMERICAN MODERN HOME INSURANCE CO.	1633	1370	587	607	36.0	44.3	.1	0
AMERICAN MOTORISTS INSURANCE COMPANY	1744	2647	1366	1986	78.3	75.0	.2	60
AMERICAN MUTUAL INS. CO. OF BOSTON	382	381	173	315	45.2	82.8	.0	19
AMERICAN MUTUAL LIABILITY INSURANCE CO.	412	408	394	482	95.7	118.1	.0	15
AMERICAN NATIONAL FIRE INSURANCE CO.	5382	4852	2888	3869	53.7	77.8	.3	0
AMERICAN NATIONAL GENERAL INSURANCE CO.	64	60	41	100	64.6	165.7	.0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	1102	1091	742	922	67.3	84.5	.1	0
AMERICAN PREFERRED INSURANCE COMPANY	2553	2507	1704	2368	66.7	94.5	.2	0
AMERICAN PROTECTION INSURANCE CO.	441	380	7	118	1.5	31.0	.0	0
AMERICAN ROAD INSURANCE COMPANY	2469	951	776	914	31.4	96.1	.1	0
AMERICAN SECURITY INSURANCE COMPANY	187	170	124	109	66.4	64.3	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	6717	6523	4449	4970	66.2	76.2	.5	0
AMERICAN STATES INS. CO. OF TEXAS	422	416	267	269	63.4	64.6	.0	0
AMERICAN STATES INSURANCE COMPANY	9158	8704	4443	6106	48.5	70.2	.6	0
AMERICAN TITLE INSURANCE COMPANY	34	47	0	0	.0	.1	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	159	18	465	245	292.0	1,364.9	.0	0
AMICA MUTUAL INSURANCE COMPANY	203	205	77	189	38.0	92.3	.0	48
ARGONAUT INSURANCE COMPANY	754	1111	1541	1083	204.3	97.5	.1	161-
ARGONAUT-MIDWEST INSURANCE COMPANY	2015	1899	867	1631	43.0	85.9	.1	0
ARKWRIGHT-BOSTON MANUF. MUT. INS. CO	4586	3330	116	781	2.5	23.4	.2	19
ARMED FORCES INSURANCE EXCHANGE	716	715	188	237	26.3	33.2	.0	152
ASSOCIATED INDEMNITY CORP.	2213	2214	1118	1556	50.5	70.3	.2	86
ASSURANCE COMPANY OF AMERICA	1084	1012	481	512	44.3	50.6	.1	14
ATLANTA INTERNATIONAL INSURANCE CO.	756	958	663	792	87.7	82.7	.1	0
ATLANTIC INSURANCE COMPANY	191	217	204	87	107.1	40.2	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	412	429	171	202	41.5	47.1	.0	31
ATLAS ASSURANCE CO. OF AMERICA	73	68	1	22	1.8	32.2	.0	0
ATLAS MUTUAL INSURANCE COMPANY	31	22	0	2-	.0	7.8-	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	2406	2296	1659	1672	69.0	72.8	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1398	1388	1880	2033	134.5	146.5	.1	8
AVEMCO INSURANCE COMPANY	1258	1146	52	47	4.2	4.1	.1	0
BALBOA INSURANCE COMPANY	864	874	269	545	31.1	62.4	.1	0
BANKERS & SHIPPERS INS. CO. OF NY	0	1	0	2-	.0	140.8-	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	106	92	51	43	48.5	46.8	.0	-0
BANKERS STANDARD INSURANCE COMPANY	207	134	13	53	6.5	39.6	.0	0
BCS INSURANCE COMPANY	1	1	1	1	141.3	146.9	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	16-	16-	3-	7-	.0	.0	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BIRMINGHAM FIRE INSURANCE CO. OF PA.	173	153	48	134	27.6	87.5	.0	0
BITUMINOUS CASUALTY CORPORATION	1859	1523	718	48	38.6	3.1	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	329	422	283	277	86.0	65.6	.0	10
BLUE RIDGE INSURANCE COMPANY	168	163	105	207	62.4	127.2	.0	0
BOSTON OLD COLONY INSURANCE CO.	10	12	1	3	5.7	21.5	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	5056	4748	2996	2934	59.3	61.8	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	555	548	138	120	24.9	21.8	.0	0
CALIFORNIA COMPENSATION & FIRE COMPANY	38	23	10	28	26.3	122.7	.0	0
CALVERT INSURANCE COMPANY	45	36	13	11	27.6	28.9	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	31	48	4	2	12.9	3.2	.0	3
CANAL INSURANCE COMPANY	845	823	258	331	30.5	40.2	.1	0
CANNERS EXC SUBS AT WARNER INTER INS	1	3	0	1	.0	17.0	.0	0
CAROLINA CASUALTY INSURANCE CO.	366	339	407	377	111.3	111.4	.0	0
CASUALTY RECIPROCAL EXCHANGE	2568	2393	1471	1528	57.3	63.8	.2	92
CAVALIER INSURANCE CORPORATION	0	3	0	0	28.1	.9	.0	0
CENGUARD INSURANCE CORPORATION	226	162	30	86	13.2	52.7	.0	0
CENTENNIAL INSURANCE COMPANY	1692	1328	411	816	24.3	61.5	.1	5
CENTRAL MUTUAL INSURANCE COMPANY	0	0	1	0	1,665.1	156.7	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	1284	1159	563	558	43.8	48.1	.1	0
CENTRAL STATES INDEMNITY CO. OF OMAHA	12	12	2	2	19.2	19.2	.0	0
CENTURY INDEMNITY COMPANY	74	96	23	6	30.4	6.1	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	4730	3244	5582	6403	118.0	197.4	.2	4
CHICAGO INSURANCE COMPANY	1057	935	328	1161	31.1	124.2	.1	0
CHICAGO TITLE INSURANCE COMPANY	1153	1023	284	396	24.6	38.8	.1	0
CHRYSLER INSURANCE COMPANY	370	351	136	260	36.8	74.2	.0	0
CHURCH INSURANCE COMPANY	149	146	37	63	24.7	43.2	.0	0
CHURCH MUTUAL INSURANCE COMPANY	2039	1625	910	1235	44.6	75.0	.1	11
CIGNA INSURANCE COMPANY	733	548	288	974	39.3	177.7	.0	3
CIM INSURANCE CORPORATION	1009	669	417	479	41.3	71.6	.0	0
CIMARRON INSURANCE COMPANY, INC.	13000	12019	6576	6849	50.6	57.0	.8	228
CINCINNATI INSURANCE COMPANY	2	2	2	6	77.7	384.4	.0	0
CITY INSURANCE COMPANY	2397	2523	1277	915	53.3	36.3	.2	0
COLONIAL INSURANCE CO. OF CALIFORNIA	81	72	5	25	6.3	34.6	.0	0
COLONIAL PENN FRANKLIN INSURANCE CO.	399	387	315	239	79.1	61.8	.0	0
COLONIAL PENN INSURANCE COMPANY	1235	1166	809	802	65.5	68.8	.1	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	1364	517	215	339	15.7	65.7	.0	0
COMCO INSURANCE COMPANY	158	144	68	78	42.7	54.1	.0	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	134	178	591	163	441.4	91.3	.0	0
COMMERCIAL INS. CO. OF NEWARK, N.J.	97	116	93	83	95.8	71.4	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
COMMERCIAL LOAN INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	0	0	0	0	.0	.0	.0	0
COMMERCIAL UNION INSURANCE COMPANY	5342	5480	4921	3655	92.1	66.7	.4	0
COMMONWEALTH LAND TITLE INSURANCE CO.	792	761	23	49	2.9	6.5	.1	0
COMMONWEALTH MORTGAGE ASSURANCE CO OF MD	0	0	0	0	.0	.0	.0	0
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
CONNECTICUT INDEMNITY COMPANY	55	44	11	5	20.1	10.6	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	0	0	0	0	.0	.0	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO.INC.	3315	3532	1657	1741	50.0	49.3	.2	0
CONTINENTAL CASUALTY COMPANY	13117	12268	4180	8489	31.9	69.2	.9	0
CONTINENTAL INSURANCE COMPANY	15922	15130	9491	8891	59.6	58.8	1.0	0
CONTINENTAL WESTERN CASUALTY COMPANY	75	59	12	10	16.4	16.4	.0	0
CONTINENTAL WESTERN INSURANCE CO.	7071	6365	3772	4066	53.4	63.9	.4	54
CORNHUSKER CASUALTY COMPANY	71	76	6	20	9.2	26.0	.0	0
CREDIT GENERAL INSURANCE COMPANY	16	20	0	1	2.9	7.2	.0	0
CRITERION INSURANCE COMPANY	503	443	312	242	62.0	54.6	.0	0
CUMIS INSURANCE SOCIETY, INC.	1053	992	836	2379	79.4	239.9	.1	0
DAIRYLAND INSURANCE COMPANY	3874	3026	2018	2167	52.1	56.6	.3	0
DEPENDABLE INSURANCE COMPANY, INC.	56	63	131	129	234.1	204.5	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	862	801	319	327	36.2	40.8	.1	156
EAGLE STAR INSURANCE COMPANY OF AMERICA	603	346	36	157	5.9	45.3	.0	0
ECONOMY FIRE & CASUALTY COMPANY	2920	2848	1416	1390	48.6	48.8	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	2074	1801	796	947	38.4	52.6	.1	0
ELECTRIC INSURANCE COMPANY	5	4	0	0	.0	.9	.0	0
ELECTRIC MUTUAL LIABILITY INS. CO.	448	448	85	110	19.1	24.6	.0	358
EMCASCO INSURANCE COMPANY	3959	3087	1962	2074	66.3	67.2	.2	14
EMMCO INSURANCE COMPANY	428	163	67	90	15.7	55.2	.0	0
EMPIRE FIRE & MARINE INSURANCE CO.	674	692	284	352	42.1	50.9	.0	0
EMPLOYERS CASUALTY COMPANY	1065	1064	211	390	19.8	36.7	.1	0
EMPLOYERS FIRE INSURANCE COMPANY	2680	3235	2006	1986	74.9	61.4	.2	13
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	6572	7584	4146	4326	63.1	57.0	.5	235
EMPLOYERS MUTUAL CASUALTY COMPANY	11998	11041	4685	5719	39.1	51.8	.8	246
EMPLOYERS NATIONAL INSURANCE COMPANY	1635	1627	877	892	53.6	54.8	.1	104
EMPLOYERS REINSURANCE CORPORATION	1011	904	210	115	20.7	12.7	.1	0
ENTERPRISE INSURANCE COMPANY	0	0	0	7	.0	.0	.0	0
EQUITABLE CASUALTY INSURANCE COMPANY	73	73	0	0	.0	.0	.0	0
EQUITY MUTUAL INSURANCE COMPANY	4337	3923	2195	2328	50.6	59.3	.3	0
FARM & CITY INSURANCE COMPANY	523	485	253	252	48.4	52.0	.0	0
FARM BUREAU MUTUAL INSURANCE CO., INC.	86066	82730	54690	57838	63.5	69.9	5.7	345

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	PRM ERN TO STATEWIDE	DIVIDENDS PAID
FARMERS ALLIANCE MUTUAL INSURANCE CO.	26797	26141	17540	17095	65.5	65.4	1.8	0
FARMERS AND MERCHANTS INSURANCE COMPANY	1093	1107	1214	1214	111.1	109.7	.1	259
FARMERS CASUALTY COMPANY - MUTUAL	6612	6669	4272	4882	64.6	73.2	.5	0
FARMERS HAIL INSURANCE COMPANY	85	85	23	23	26.9	26.9	.0	4
FARMERS INSURANCE COMPANY, INC.	61230	59879	39321	42679	64.2	71.3	4.2	0
FARMERS INSURANCE EXCHANGE	3159	3017	1928	2781	61.0	92.2	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	6	6	0	0	.0	.0	.0	0
FARMERS MUTUAL INS CO OF BARTON COUNTY	1608	1477	1565	1565	97.3	105.9	.1	0
FARMLAND INSURANCE COMPANY	221	231	123	118	55.8	51.1	.0	0
FARMLAND MUTUAL INSURANCE COMPANY	8532	8249	4390	5367	51.5	65.1	.6	0
FEDERAL INSURANCE COMPANY	11745	10209	4754	8953	40.5	87.7	.7	0
FEDERATED MUTUAL INSURANCE COMPANY	19488	17450	12356	12713	62.9	72.9	1.2	268
FEDERATED RURAL ELECTRIC INS. CORP.	1197	1259	659	870	55.1	69.1	.1	12
FIDELITY & DEPOSIT COMPANY	1	1	0	0	.0	.6	.0	0
FIDELITY & GUARANTY INS. UNDERWRITERS	5267	5369	3199	2740	60.7	51.0	.4	343
FIDELITY & GUARANTY INSURANCE CO.	10754	12467	8690	13751	80.8	110.3	.9	448
FIDELITY AND CASUALTY CO OF NEW YORK	7196	6432	6680	10386	92.8	161.5	.4	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	4539	3743	3328	3791	71.1	101.3	.3	0
FINANCIAL GUARANTY INSURANCE COMPANY	1125	74	0	4	.0	5.8	.0	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	76	71	20	64	26.7	90.9	.0	0
FIREMAN'S FUND INS. CO. OF WISCONSIN	50	150	229	0	456.5	.1-	.0	0
FIREMAN'S FUND INSURANCE COMPANY	5867	4220	2205	1425	37.6	33.8	.3	1
FIREMEN'S INS. CO. OF NEWARK, N.J.	1593	1586	625	460	39.2	29.0	.1	0
FIRST AMERICAN TITLE INS CO OF MID-AMERI	511	480	0	1	.0	.2	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	472	486	146	172	30.9	35.4	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	43	43	9	11	20.5	25.4	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	202	190	41	35	20.3	18.6	.0	8
FOREMOST INSURANCE COMPANY	1783	1622	842	931	47.3	57.4	.1	0
FORUM INSURANCE COMPANY	1700	1732	603	1758	33.9	101.5	.1	0
FREMONT INDEMNITY COMPANY	77	67	0	30	.0	45.1	.0	0
GEICO GENERAL INSURANCE COMPANY	21	4	33	13	.0	.0	.0	0
GENERAL ACCIDENT INS. CO. OF AMERICA	2166	2042	1063	1630	50.0	79.5	.1	0
GENERAL CASUALTY CO. OF WISCONSIN	6712	4904	1967	2388	29.3	48.7	.3	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	0	0	0	0	.0	.0	.0	0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	0	0	0	0	.0	.0	.0	0
GENERAL INSURANCE CO. OF AMERICA	546	468	238	298	43.6	63.6	.0	5
GENERAL REINSURANCE CORPORATION	36	27	0	50-	.0	183.1-	.0	0
GLENS FALLS INSURANCE COMPANY	1330	1369	1223	1158	92.0	84.6	.1	0
GLOBE INDEMNITY COMPANY	612	640	210	232	34.4	36.3	.0	17

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
GOODVILLE MUTUAL CASUALTY COMPANY	775	756	328	220	42.3	29.1	.1	0
GOVERNMENT EMPLOYEES INS. CO.	822	803	575	587	70.0	73.1	.1	0
GRAIN DEALERS MUTUAL INS. CO.	821	791	345	373	42.0	47.1	.1	99
GRANITE STATE INSURANCE COMPANY	3497	2887	1744	2673	49.9	92.6	.2	15
GREAT AMERICAN INSURANCE COMPANY	2800	2900	1564	1244	55.9	42.9	.2	38
GREAT CENTRAL INSURANCE COMPANY	637	545	166	539	26.1	98.9	.0	0
GREAT NORTHERN INSURANCE COMPANY	964	1131	506	376	52.5	33.3	.1	0
GREAT PLAINS MUTUAL INS. CO., INC.	1781	1544	887	885	49.8	57.3	.1	0
GREAT SOUTHWEST FIRE INSURANCE COMPANY	5	51	430	24	8,911.1	47.7	.0	0
GREAT WEST CASUALTY COMPANY	4163	3786	2811	2665	67.5	70.4	.3	26
GREATER NEW YORK MUTUAL INS. CO.	1	1	0	2	.0	133.8	.0	0
GUARANTY NATIONAL INSURANCE COMPANY	776	863	696	608	89.9	70.4	.1	0
GULF INSURANCE COMPANY	1451	1302	385	452	26.5	34.7	.1	0
HANOVER INSURANCE COMPANY	2960	2689	2597	2451	87.7	91.2	.2	0
HARBOR INSURANCE COMPANY	20	23	500	122	2,483.1	523.7	.0	0
HARCO NATIONAL INSURANCE COMPAN	369	346	232	298	62.7	86.2	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	19073	16563	6777	10106	35.5	61.0	1.1	0
HARTFORD CASUALTY INSURANCE CO.	2749	2528	1424	1518	51.8	60.1	.2	5
HARTFORD FIRE INSURANCE COMPANY	10229	11103	5215	7111	51.0	64.0	.8	260
HARTFORD INS. CO. OF THE MIDWEST	22	6	0	1	.0	17.1	.0	0
HARTFORD STEAM BOILER INSP. & INS. CO.	1301	1028	219	287	16.8	28.0	.1	0
HAWKEYE SECURITY INSURANCE COMPANY	4660	4208	2234	2278	51.2	54.1	.3	0
HERITAGE INDEMNITY COMPANY	3	3	12	12	370.5	362.2	.0	0
HIGHLANDS INSURANCE COMPANY	416	344	157	298	37.9	86.6	.0	0
HOME INDEMNITY COMPANY	7892	8282	6924	6309	87.7	76.2	.6	0
HOME INSURANCE COMPANY	8231	8919	6447	6561	78.3	73.6	.6	248
HOME INSURANCE COMPANY OF INDIANA	490	408	66	162	13.5	39.7	.0	0
HORACE MANN INSURANCE COMPANY	2435	2396	1413	1692	58.0	70.6	.2	0
HOUSTON GENERAL INSURANCE COMPANY	53	38	54	227	162.8	594.1	.0	0
ILLINOIS NATIONAL INSURANCE COMPANY	2	2	0	0	.0	20.2	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	2200	1402	955	1362	43.4	97.1	.1	0
INDEMNITY INS. CO. OF NORTH AMERICA	655	807	347	890	53.0	110.3	.1	10
INDIANA LUMBERMENS MUTUAL INS. CO.	1231	1072	681	715	55.4	66.7	.1	4
INDUSTRIAL INDEMNITY COMPANY	2569	1796	1178	1602	45.8	89.2	.1	1
INLAND INSURANCE COMPANY	4	8	50	115	1,267.4	1,526.6	.0	0
INSURANCE CO. OF THE PRAIRIE STATES	2402	2402	1878	1878	78.2	78.2	.2	0
INSURANCE COMPANY OF NORTH AMERICA	22028	18314	7274	11856	33.0	64.7	1.3	0
INSURANCE COMPANY OF THE STATE OF PA	3912	3785	409	1127	10.5	29.8	.3	0
INSURANCE CORPORATION OF AMERICA	0	12	104	108	.0	953.0	.0	0
INSURED TITLES, INC.	257	257	11	11	4.2	4.1	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
INTEGON INDEMNITY CORPORATION	164	130	25	207	15.1	159.8	.0	0
INTEGRITY INSURANCE COMPANY	819	867	397	1208	48.5	139.4	.1	0
INTERCONTINENTAL INSURANCE COMPANY	978	695	189	426	19.3	61.3	.0	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	2146	2146	1775	1670	82.7	77.8	.1	34
INTERNATIONAL INDEMNITY COMPANY	312	124	23	35	7.3	28.5	.0	0
INTERNATIONAL INSURANCE COMPANY	4300	3954	1293	2044	30.1	51.7	.3	20
INTERNATIONAL SERVICE INSURANCE CO.	49	88	66	104	134.3	117.6	.0	0
INTERSTATE INDEMNITY COMPANY	2	1	0	1	.0	105.4	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
IOWA KEMPER INSURANCE COMPANY	745	724	552	892	74.1	123.2	.1	0
IOWA MUTUAL INSURANCE COMPANY	986	1056	694	722	70.3	68.3	.1	6
ITT LYNDON PROPERTY INSURANCE COMPANY	106	103	5	11	4.5	10.3	.0	0
J.C. PENNEY CASUALTY INSURANCE CO.	1317	1314	1017	1052	77.2	80.0	.1	0
JEFFERSON INSURANCE CO. OF NEW YORK	540	600	307	226	56.9	37.6	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	180	169	46	49	25.2	29.2	.0	0
JOHN DEERE INSURANCE COMPANY	3973	3829	3153	3025	79.4	79.0	.3	45
KANSAS BANKERS SURETY COMPANY	2158	1943	1147	1321	53.1	68.0	.1	0
KANSAS CITY FIRE & MARINE INS. CO.	565	466	287	563	50.7	120.6	.0	29
KANSAS FIRE AND CASUALTY COMPANY	18570	15064	6818	9292	36.7	61.7	1.0	82
KANSAS MUTUAL INSURANCE COMPANY	3531	3312	1657	1576	46.9	47.6	.2	0
KFB INSURANCE COMPANY, INC.	5743	4920	3783	4667	65.9	94.9	.3	0
LANDMARK INSURANCE COMPANY	256	188	0	144	.0	76.6	.0	0
LAWYERS TITLE INSURANCE CORPORATION	1523	1439	27	58	1.8	4.0	.1	0
LEGION INSURANCE COMPANY	1-	28	36	38	.0	133.5	.0	0
LIBERTY INSURANCE CORPORATION	1328	1022	313	743	23.6	72.7	.1	27
LIBERTY MUTUAL FIRE INSURANCE CO.	13617	12808	5727	7620	42.1	59.5	.9	739
LIBERTY MUTUAL INSURANCE COMPANY	8369	6741	3549	4505	42.4	66.8	.5	8
LINCOLN NATIONAL HEALTH & CAS INS CO	6	6	8	9	130.8	147.0	.0	0
LITITZ MUTUAL INSURANCE COMPANY	600	563	407	429	67.7	76.3	.0	0
LONDON ASSURANCE	29	29	17	16	60.0	54.0	.0	0
LONDON GUARANTEE & ACCIDENT CO OF NY	30	32	0	1	.0	4.6	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	883	831	343	750	38.9	90.2	.1	2
LUMBERMENS MUTUAL INSURANCE COMPANY	162	179	87	121	54.0	67.5	.0	0
LUMBERMENS UNDERWRITING ALLIANCE	801	853	163	123	20.3	14.4	.1	41
LUTHERAN BENEVOLENT INS. EXCHANGE	431	419	92	94	21.3	22.5	.0	0
MARYLAND CASUALTY COMPANY	6122	4897	3431	3524	56.0	72.0	.3	0
MARYSVILLE MUTUAL INSURANCE COMPANY	5813	5621	4085	4169	70.3	74.2	.4	0
MASSACHUSETTS BAY INSURANCE COMPANY	2507	2341	1836	2108	73.2	90.1	.2	7
MASSACHUSETTS CASUALTY INSURANCE CO.	32	32	13	23	41.3	71.7	.0	0
MCPHERSON HAIL INSURANCE COMPANY	1836	1836	810	810	44.1	44.1	.1	92

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MEAD REINSURANCE CORPORATION	16-	15-	4	9	.0	.0	.0	0
MEDICAL DEFENSE INSURANCE COMPANY	1911	1665	677	1551	35.4	93.2	.1	0
MEDICAL PROTECTIVE COMPANY	4546	4439	1992	508	43.8	11.4	.3	0
MERCHANTS MUTUAL BONDING COMPANY	56	73	1-	7-	1.5-	10.3-	.0	0
MERITPLAN INSURANCE COMPANY	3	0	0	1	.0	236.4	.0	0
METROPOLITAN CASUALTY INSURANCE COMPANY	47	44	15	13	31.7	29.9	.0	0
METROPOLITAN GENERAL INSURANCE COMPANY	5	6	3	1-	50.3	14.7-	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	681	686	456	337	67.0	49.1	.0	0
MIC PROPERTY AND CASUALTY INSURANCE CORP	200	47	1	18	.5	38.4	.0	0
MICHIGAN MILLERS MUTUAL INS. CO.	1128	1192	950	986	84.3	82.7	.1	71
MICHIGAN MUTUAL INSURANCE COMPANY	209	200	37	46	17.5	23.2	.0	5
MID-AMERICA PREFERRED INSURANCE CO.	1068	1500	1633	1783	152.9	118.8	.1	0
MID-CENTURY INSURANCE COMPANY	16752	15490	9278	11968	59.6	77.3	1.1	9
MID-CONTINENT CASUALTY COMPANY	1624	1443	737	556	45.4	38.5	.1	0
MIDLAND INSURANCE COMPANY	222	533	476	246	214.5	46.1	.0	0
MIDWEST MUTUAL INSURANCE COMPANY	1072	1133	724	880	67.5	77.7	.1	0
MIDWESTERN INSURANCE COMPANY	193	189	128	113	66.3	59.9	.0	0
MILLERS GENERAL INSURANCE COMPANY	45	31	30	36	66.8	117.6	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	1574	942	358	883	22.8	93.7	.1	19
MILLERS MUTUAL INSURANCE COMPANY	190	220	26	64	13.5	29.2	.0	22
MILLERS NATIONAL INSURANCE COMPANY	107	134	138	138	128.7	103.1	.0	2
MINNEHOMA INSURANCE COMPANY	147	210	129	122	88.1	57.9	.0	0
MISSION AMERICAN INSURANCE CO.	232	552	750	338	323.8	61.1	.0	1
MISSION INSURANCE COMPANY	287	389	557	2007	194.0	516.5	.0	0
MISSION NATIONAL INSURANCE COMPANY	782	1215	154	1638	19.6	134.9	.1	0
MONARCH INSURANCE COMPANY OF OHIO	180	173	103	159	57.2	91.9	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	0	0	0	0	.0	.0	.0	0
MOTOR CLUB OF AMERICA INSURANCE CO.	0	0	0	0	.0	.0	.0	0
MOTORS INSURANCE CORPORATION	895	997	993	940	110.9	94.4	.1	0
MT. AIRY INSURANCE COMPANY	41	19	0	3	.1	17.2	.0	0
MUTUAL PROTECTIVE INSURANCE COMPANY	1327	1116	292	225	22.0	29.2	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	1098	1098	832	1148	75.7	108.2	.1	0
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	33	118	31	24	91.7	20.6	.0	0
NATIONAL AMERICAN INSURANCE CO OF NY	6	14	13	15	205.2	106.9	.0	0
NATIONAL AMERICAN INSURANCE COMPANY	70	250	71	29-	101.7	11.6	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	14	12	0	0	.0	.0	.0	0
NATIONAL BONDING & ACCIDENT INS. CO.	0	0	2-	8-	.0	.0	.0	0
NATIONAL CASUALTY COMPANY	897	653	145	1242	16.1	190.3	.0	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	41	34	33	13-	78.6	37.6-	.0	0
NATIONAL EXCESS INSURANCE COMPANY	344	322	115	146	33.4	45.3	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
NATIONAL FARMERS UNION PROP. & CAS. CO.	7176	7095	5829	6421	81.2	90.5	.5	0
NATIONAL FARMERS UNION STANDARD INS. CO.	141	139	137	153	97.0	110.1	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	875	828	494	464	56.5	56.0	.1	0
NATIONAL GENERAL INSURANCE COMPANY	526	523	343	301	65.3	57.6	.0	0
NATIONAL INDEMNITY COMPANY	2345	1922	612	1039	26.1	54.0	.1	0
NATIONAL INSURANCE UNDERWRITERS	773	722	223	350	28.9	48.5	.1	0
NATIONAL PROPERTY OWNERS INSURANCE CO	0	3	4	1	.0	29.0	.0	0
NATIONAL SURETY CORPORATION	2289	2054	770	1207	33.7	58.7	.1	37
NATIONAL UNION FIRE INS CO OF PITTS., PA	20281	19184	5310	11931	26.2	62.2	1.3	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	1169	1015	556	975	47.6	96.1	.1	0
NATIONWIDE MUTUAL INSURANCE COMPANY	1780	1664	1056	2151	59.3	129.3	.1	6
NATIONWIDE PROPERTY & CASUALTY INS. CO.	19	10	1	4	7.6	39.0	.0	0
NEW ENGLAND INSURANCE COMPANY	20-	3-	19	19	.0	.0	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	1573	1383	1651	3367	105.0	243.5	.1	0
NEW YORK UNDERWRITERS INS. CO.	1582	846	312	597	19.7	70.6	.1	0
NEWARK INSURANCE COMPANY	298	281	174	157	58.4	55.8	.0	0
NIAGARA FIRE INSURANCE COMPANY	537	660	297	155	55.2	23.6	.0	46
NICHIDO FIRE & MARINE INSURANCE CO LTD	0	0	0	0	.0	4.9	.0	0
NORTH AMERICAN SPECIALTY INSURANCE CO.	0	0	0	0	.0	.0	.0	0
NORTH RIVER INSURANCE COMPANY	1579	1684	1423	4346	90.1	258.1	.1	57
NORTH STAR REINSURANCE CORPORATION	60	103	0	17	.0	16.6	.0	0
NORTHBROOK INDEMNITY COMPANY	37	87	64	106	171.7	122.0	.0	5
NORTHBROOK NATIONAL INSURANCE COMPANY	124	81	158	179	127.2	221.1	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	212	178	98	168	46.4	94.8	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	1964	2054	2287	3951	116.4	192.3	.1	22
NORTHERN INSURANCE CO. OF NEW YORK	3079	3267	2477	2238	80.5	68.5	.2	127
NORTHLAND INSURANCE COMPANY	740	543	318	230	43.0	42.3	.0	0
NORTHWESTERN NATIONAL CASUALTY CO.	3713	4228	2538	3212	68.3	76.0	.3	111
NORTHWESTERN NATIONAL INSURANCE CO.	3612	3577	3284	2984	90.9	83.4	.2	37
NORTHWESTERN PACIFIC INDEMNITY CO.	0	0	1	1	.0	.0	.0	0
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	380	450	394	395	103.6	88.0	.0	0
OHIO CASUALTY INSURANCE COMPANY	3568	3097	1341	1190	37.6	38.4	.2	0
OHIO SECURITY INSURANCE COMPANY	90	81	48	52	53.1	64.6	.0	0
OLD REPUBLIC INSURANCE COMPANY	3895	3958	717	925	18.4	23.4	.3	39
OMAHA INDEMNITY COMPANY	1145	1151	998	703	87.1	61.1	.1	0
OMAHA PROPERTY AND CASUALTY INS. CO.	12	11	6	8	45.9	70.5	.0	0
PACIFIC EMPLOYERS INSURANCE CO.	4478	3001	2427	3721	54.2	124.0	.2	60
PACIFIC INDEMNITY COMPANY	511	798	1249	846	244.6	106.0	.1	30
PACIFIC MARINE INSURANCE COMPANY	0	0	4	6	.0	.0	.0	0
PATRONS MUTUAL INSURANCE ASSOC.	8561	8046	4112	4480	48.0	55.7	.6	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS FD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
FAXTON NATIONAL INSURANCE COMPANY	33	30	7	7	19.9	21.8	.0	0
PEERLESS INSURANCE COMPANY	30	31	4-	8-	8.8-	27.3	.0	0
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	3641	3667	2112	2429	58.0	66.2	.3	37
PENNSYLVANIA GENERAL INSURANCE CO.	1060	1187	629	960	59.3	80.9	.1	11
PETROLEUM CASUALTY COMPANY	41	41	14	32	34.4	79.7	.0	0
PHICO INSURANCE COMPANY	3189	2366	146	2059	4.6	87.0	.2	0
PHOENIX ASSURANCE COMPANY OF NEW YORK	1	4	1	2-	.0	54.3-	.0	0
PHOENIX INSURANCE COMPANY	2135	2060	1169	1076	54.7	52.2	.1	1
PHYSICIANS MUTUAL INSURANCE CO.	3528	3559	2046	2098	58.0	58.9	.2	0
PLAINS INSURANCE COMPANY	1680	1587	1169	1263	69.6	79.6	.1	0
PLANET INSURANCE COMPANY	305	247	221	28	72.3	11.2	.0	1
PMI INSURANCE COMPANY	8	10	6	1	76.9	11.9	.0	0
PMI MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
PREFERRED RISK MUTUAL INSURANCE CO.	1577	1608	1087	1095	68.9	68.1	.1	9
PRINCIPAL CASUALTY INSURANCE COMPANY	432	411	269	331	62.3	80.7	.0	0
PROFESSIONAL MUTUAL INSURANCE CO.	18	204	574	252	3,254.3	123.7	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	294	244	61	90	27.6	36.7	.0	0
PROTECTION MUTUAL INSURANCE COMPANY	2053	1274	251	57-	12.2	4.5	.1	0
PROTECTIVE INSURANCE COMPANY	2304	2233	152	1633	6.6	73.1	.2	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	218	213	31	90	14.1	42.4	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	129	151	327	313	254.6	207.0	.0	0
PROVIDERS INSURANCE COMPANY	1272	806	82	543	6.4	42.5	.1	0
PRUDENTIAL GENERAL INSURANCE COMPANY	82	76	27	21	32.9	28.1	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	3620	3727	2528	2238	69.9	60.1	.3	0
PURITAN INSURANCE COMPANY	455	511	280	573	61.4	112.1	.0	0
RANGER INSURANCE COMPANY	6949	6859	4874	5605	70.1	81.7	.5	0
RECIPROCAL EXCHANGE SUBSC. AT	6	0	0	0	.0	.0	.0	0
REGENT INSURANCE COMPANY	2444	2776	1336	2103	54.7	75.7	.2	0
RELIANCE INSURANCE COMPANY	965	1036	1578	1196	163.5	115.5	.1	40
REPUBLIC INSURANCE COMPANY	2427	2280	950	1389	39.1	62.1	.2	0
REPUBLIC MORTGAGE INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
REPUBLIC WESTERN INSURANCE COMPANY	68	68	2	65	3.5	95.8	.0	0
RLI INSURANCE COMPANY	1654	1190	92	849	5.0	71.4	.1	0
ROCKWOOD INSURANCE COMPANY	1440	1665	813	1198	56.1	72.0	.1	1
ROYAL INDEMNITY COMPANY	1147	1228	761	1560	66.4	127.1	.1	25
ROYAL INSURANCE COMPANY OF AMERICA	7380	7199	4622	5213	62.6	72.4	.5	0
SAFECO INSURANCE CO. OF AMERICA	7967	7926	3766	4167	47.3	52.6	.5	0
SAFECO TITLE INSURANCE COMPANY OF OREGON	379	353	12	87	3.1	24.6	.0	0
SAFEGUARD INSURANCE COMPANY	493	551	539	556	109.4	100.9	.0	0
SEA INSURANCE COMPANY, LTD.	40	43	5	5	11.9	10.9	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	TRN PRM TO STATEWIDE	DIVIDENDS PAID
SEABOARD SURETY COMPANY	522	473	53	109	9.3	23.1	.0	0
SECURITY INSURANCE CO. OF HARTFORD	534	335	36	72	6.7	21.4	.0	0
SECURITY NATIONAL INSURANCE CO.	7917	7574	3901	4983	49.3	65.8	.5	22
SELECT INSURANCE COMPANY	604	584	482	851	79.8	60.1	.0	2
SENTRY INDEMNITY COMPANY	74	76	78	81	105.0	115.2	.0	0
SENTRY INSURANCE, A MUTUAL COMPANY	3146	3001	1962	1946	62.4	64.8	.2	95
SHELTER GENERAL INSURANCE COMPANY	2475	2624	1854	1620	74.9	61.8	.2	0
SHELTER MUTUAL INSURANCE COMPANY	10354	10107	9672	9800	52.7	53.9	1.3	0
SOUTH CAROLINA INSURANCE COMPANY	214	333	27	29	12.4	8.8	.0	0
SOUTHERN INSURANCE COMPANY	4520	4317	2881	3077	63.7	71.3	.3	0
ST. PAUL FIRE & MARINE INSURANCE CO.	37027	28422	11156	12317	34.8	43.3	2.0	0
ST. PAUL GUARDIAN INSURANCE CO.	1725	1554	590	875	34.2	56.3	.1	85
ST. PAUL MERCURY INSURANCE COMPANY	4238	4411	4426	3294	69.1	38.3	.6	156
STANDARD FIRE INSURANCE COMPANY	5809	7675	4992	6496	78.0	84.6	.5	197
STANDARD GUARANTY INSURANCE COMPANY	433	521	171	199	39.4	62.1	.0	0
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	2970	2981	1736	2078	58.5	69.7	.2	0
STATE FARM FIRE & CASUALTY COMPANY	56599	52956	36391	81445	64.3	72.6	3.7	0
STATE FARM GENERAL INSURANCE CO.	3139	2851	1964	1956	63.0	68.6	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO.	118938	114376	78103	84887	65.7	74.2	7.9	75
STATE SURETY COMPANY	208	151	47	54	22.6	35.6	.0	0
STATESMAN INSURANCE COMPANY	41	68	2	3	4.5	4.6	.0	0
STEWART TITLE GUARANTY COMPANY	152	139	0	0	.0	.0	.0	0
STONEWALL INSURANCE COMPANY	595	445	134	1363	22.5	211.4	.0	0
STRATFORD INSURANCE COMPANY	3	21	1	42	36.9	186.3	.0	0
SUN INSURANCE OFFICE, LTD.	44	94	60	55	137.1	57.9	.0	0
SWEDISH AMERICAN MUTUAL INS. CO. INC.	1103	1112	706	871	64.0	78.3	.1	0
TEXAS GENERAL INDEMNITY COMPANY	7	6	10	75	.8	1,071.8	.0	1
TICOR INDEMNITY COMPANY	0	0	0	0	.0	.0	.0	0
TICOR TITLE INSURANCE COMPANY	473	771	37	18	4.3	2.3	.1	0
TITLE INSURANCE COMPANY OF MINNESOTA	342	329	75	56	21.5	17.1	.0	0
TMIC INSURANCE COMPANY, INC.	0	0	0	0	.0	.0	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	98	48	2	14	1.9	29.5	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	2299	2306	1106	1190	53.3	51.6	.2	0
TRANS PACIFIC INSURANCE COMPANY	8	8	0	2	1.6	19.8	.0	3
TRANSAMERICA INSURANCE COMPANY	3037	2854	3068	1888	150.3	80.2	.2	15
TRANSAMERICA INSURANCE CORP. OF AMERICA	0	0	2	2	.0	.0	.0	0
TRANSAMERICA PREMIER INSURANCE COMPANY	1165	433	50	58	4.7	17.3	.0	0
TRANSCONTINENTAL INSURANCE COMPANY	839	815	578	1180	152.5	144.7	.1	28
TRANSPORT INSURANCE COMPANY	221	284	102	13	46.3	4.7	.0	2
TRANSPORTATION INSURANCE COMPANY	2110	2455	1673	9383	54.6	177.3	.2	147

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
TRAVEL AIR INSURANCE COMPANY - KANSAS	10243	1584	3036	10600	29.6	669.2	.1	0
TRAVELERS INDEMNITY CO. OF R.I.	1481	1036	294	1035	53.6	99.9	.1	0
TRAVELERS INDEMNITY COMPANY	12494	11400	9732	12980	77.9	113.9	.8	513
TRAVELERS INDEMNITY COMPANY OF AMERICA	1691	2308	1442	2240	85.3	97.1	.2	45
TRAVELERS INSURANCE CO. CAS. DEPT.	7761	6263	5081	8001	65.5	127.7	.4	0
TRI-STATE INSURANCE COMPANY	6381	5518	3296	5844	51.6	69.7	.4	187
TRINITY UNIVERSAL INS. CO. OF KANSAS	12067	11106	6005	7627	49.8	68.2	.8	0
TRINITY UNIVERSAL INSURANCE CO.	3030	2827	1271	1545	41.9	54.7	.2	0
TRUCK INSURANCE EXCHANGE	8609	8523	4503	4955	52.3	58.1	.6	68
TWIN CITY FIRE INSURANCE COMPANY	6044	5866	2449	2717	29.7	46.3	.4	196
U.S. FIDELITY & GUARANTY COMPANY	47326	42363	30975	37509	65.5	88.5	2.9	0
U.S. FIRE INSURANCE COMPANY	7767	7283	10518	3847	135.4	52.8	.5	0
UNIGARD INSURANCE COMPANY	13	11	0	0	.7	.8	.0	0
UNIGARD SECURITY INSURANCE COMPANY	79	66	3	3	4.3	5.1	.0	0
UNION INSURANCE COMPANY	6314	6108	3900	4670	61.8	76.5	.4	0
UNION MUTUAL INS. CO. OF PROVIDENCE	1725	1951	1498	898	86.8	46.0	.1	0
UNION STANDARD INSURANCE COMPANY	1	1	3	2	315.8	172.9	.0	0
UNITED EQUITABLE INSURANCE COMPANY	29	40	33	34	115.2	85.0	.0	0
UNITED FIRE & CASUALTY COMPANY	4236	3891	3237	4163	76.4	107.0	.3	17
UNITED GUARANTY RESIDENTIAL INS CO OF IA	0	0	0	0	.0	.0	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	70	70	43	59	61.4	84.4	.0	0
UNITED PACIFIC INSURANCE COMPANY	405	451	1015	180	250.5	39.9	.0	41
UNITED SECURITY INSURANCE COMPANY	2802	2626	1578	1700	56.3	64.7	.2	9
UNITED SERVICES AUTOMOBILE ASSOC.	10326	10061	5311	5867	51.4	58.3	.7	1348
UNIVERSAL REINSURANCE CORPORATION	2	103	145	7	.0	6.8	.0	0
UNIVERSAL SURETY COMPANY	149	141	1504	917	1,008.1	652.0	.0	0
UNIVERSAL TITLE INSURANCE COMPANY	128	112	0	0	.0	.0	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3728	3722	1852	2492	49.7	66.9	.3	101
UPLAND MUTUAL INSURANCE, INC.	4758	4612	2729	2776	57.4	60.2	.3	0
USAA CASUALTY INSURANCE COMPANY	1092	1011	496	652	45.5	64.5	.1	0
UTICA MUTUAL INSURANCE COMPANY	494	398	152	169	30.8	42.6	.0	4
VALIANT INSURANCE COMPANY	831	1068	291	216	35.0	20.3	.1	0
VALLEY FORGE INSURANCE COMPANY	2791	2896	1752	1725	62.8	59.6	.2	0
VANGUARD INSURANCE COMPANY	334	507	328	482	98.0	95.1	.0	0
VEREX ASSURANCE, INC.	0	0	0	0	.0	.0	.0	0
VIGILANT INSURANCE COMPANY	3820	3337	1230	1823	32.2	54.6	.2	38
VIRGINIA SURETY COMPANY, INC.	506	414	367	344	72.4	83.0	.0	0
WAUSAU UNDERWRITERS INSURANCE COMPANY	1908	1940	1725	2110	90.4	108.8	.1	63
WEST AMERICAN INSURANCE COMPANY	7113	6846	3823	4670	53.7	68.2	.5	96
WEST GENERAL INSURANCE COMPANY	6578	6564	4067	5184	61.8	79.0	.5	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
WESTCHESTER FIRE INSURANCE COMPANY	1810	1324	574	229	31.7	17.3	.1	27
WESTERN CASUALTY & SURETY COMPANY	22074	21096	16064	21721	72.8	103.0	1.5	0
WESTERN EMPLOYERS INSURANCE COMPANY	972	850	77	111	8.0	13.0	.1	0
WESTERN FIRE INSURANCE COMPANY	11456	11487	7854	8075	68.6	70.3	.8	327
WESTERN INDEMNITY COMPANY, INC.	3372	3403	2204	1994	65.4	58.6	.2	0
WESTERN [illegible] COMPANY	663	570	4	34	.6	5.9	.0	0
WESTFIEL[illegible] COMPANY	0	2	0	0	.0	3.7-	.0	0
WHEAT [illegible]UAL HAIL INS. CO.	4757	4757	2955	2887	62.1	60.7	.3	236
WHEAT [illegible]UAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WISCONSIN [illegible]ORTGAGE ASSURANCE CORP.	0	0	0	0	.0	.0	.0	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	45	37	62	76	137.5	202.4	.0	0
YASUDA FIRE & MARINE INS CO OF AMERICA	1	44	2	2	127.5	3.6	.0	0
YOSEMITE INSURANCE COMPANY	36	28	8	15	22.9	52.3	.0	0
ZURICH AMERICAN INS. CO. OF ILLINOIS	0	0	17	559-	.0	.0	.0	0
ZURICH INSURANCE COMPANY	2376	2472	1049	2097	44.1	84.8	.2	0
TOTAL	1552427	1442645	885358	1033105	57.0	71.6	100.0	9884

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1985

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	1920	832
MUTUAL FIRE COMPANIES OF KANSAS	1608	1564
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	151537	94015
TOTAL KANSAS MUTUAL	155067	96413
MUTUAL COMPANIES OF OTHER STATES	323275	181470
TOTAL MUTUAL COMPANIES	478343	277883
KANSAS RECIPROCALS	715	188
RECIPROCALS	29074	15349
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	175044	101849
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	866662	488954
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	586	1132
TOTAL STOCK FIRE & CASUALTY COMPANIES	1074084	607474
GRAND TOTAL FIRE & CASUALTY COMPANIES	1552427	885357